1990

ANNUAL REPORT

BUSINESS OF 1990 AND 1989

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF JUSTICE
PROVINCE OF PRINCE EDWARD ISLAND

Compiled from the detailed Annual Statements prepared by the insurance companies doing business in Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Justice.

The Honourable Marion L. Reid
Lieutenant-Governor of the
Province of Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance business in this Province for the year ended December 31, 1990.

I have the Honour to Be,
Madam,
Your Obedient Servant,

Joseph A. Ghiz
Minister of Justice and
Attorney General

PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF JUSTICE

Honourable Joseph A. Ghiz
Minister of Justice and Attorney General
Province of Prince Edward Island

Sir:

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance for the year ended December 31, 1990.

This Report shows the particulars of business of each insurer doing business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1989 Report.

Respectfully submitted,

W. Bennett Campbell
Superintendent of Insurance

92-05006/

PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE COMPANIES
LICENSED TO DECEMBER 31, 1990

The following list of Insurance Companies licensed to do business in Prince Edward Island is published pursuant to Section 8 of Part I of the Insurance Act (R.S.P.E.I. 1988, Cap. I-4):

1. L - Life
2. F - Fire
3. A - Automobile
4. S - Accident and Sickness
5. O - Other Class(es)

Abbey Life Insurance Company of Canada	LS
ACTRA Fraternal Benefit Society	LS
Aetna Casualty & Surety Company	FASO
Aetna Life Insurance Company	LS
Aetna Life Insurance Company of Canada	LS
Affiliated FM Insurance Company	FO
Alexander Hamilton Life Insurance Company of America	LS
Allendale Mutual Insurance Company	FO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
Alta Surety Company	O
American Bankers Insurance Company of Florida	FSO
American Bankers Life Assurance Company of Florida	LS
American Home Assurance Company	FAO
American Income Life Insurance Company	LS
American Life Insurance Company	LS
The American Road Insurance Company	FAO
AMEX Life Assurance Company	LS
Argonaut Insurance Company	FASO
Arkwright Mutual Insurance Company	FO
Assumption Mutual Life Insurance Company	L
Avemco Insurance Company	SO
AXA Home Insurance Company	FAO
Balboa Life Insurance Company	LS
Bankers Life & Casualty Company	LS
Blue Cross of Atlantic Canada	S
Blue Cross Life Insurance Company of Canada	LS
The Boiler Inspection and Insurance Company of Canada	FO
The British Aviation and Insurance Company Limited	SO
The Canada Life Assurance Company	LS
Canada Life Casualty Insurance Company	FAO
Canadian Foresters Life Insurance Society	L
Canadian General Insurance Company	FASO
Canadian Group Underwriters Insurance Company	FASO
Canadian Lawyers Insurance Association	O

The Canadian Provincial Insurance Company	FAO
The Canadian Surety Company	FASO
Chateau Insurance Company	FASO
Chequers Insurance Company	FAO
Chicago Title Insurance Company	O
Chrysler Insurance Company	FSO
Chrysler Life Insurance Company of Canada	LS
Chubb Insurance Company of Canada	FASO
CIGNA Insurance Company of Canada	FASO
CIGNA Life Insurance Company of Canada	LS
The Citadel General Assurance Company	FASO
The Citadel Life Assurance Company	LS
College Retirement Equities Fund	L
Colonia Life Insurance Company	LS
Combined Insurance Company of America	LS
The Commerce Group Insurance Company	FASO
Commerce and Industry Insurance Company of Canada	FASO
Commercial Union Assurance plc	FO
Commercial Union Assurance Company of Canada	FASO
Commercial Union Life Assurance Company of Canada	LS
Commonwealth Insurance Company	FASO
Confederation Life Insurance Company	LS
Constellation Assurance Company	S
Constitution Insurance Company of Canada	FASO
Continental Assurance Company	LS
Continental Casualty Company	FASO
The Continental Insurance Company	FASO
The Continental Insurance Company of Canada	FASO
Cooperants Mutual Life Insurance Society	LS
Co-operators General Insurance Company	FASO
Co-operators Life Insurance Company	LS
Coronation Insurance Company Limited	FASO
Coseco Insurance Company	FAO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
CUMIS General Insurance Company	FASO
CUMIS Life Insurance Company	LS
The Dominion of Canada General Insurance Company	FASO
The Dominion Insurance Corporation	FASO
Eagle Star Insurance Company Limited	O
Eaton Insurance Company	FASO
Ecclesiastical Insurance Office plc	FAO
Economical Mutual Insurance Company	FAO
Electrical Workers' Benefit Association	L
Elite Insurance Company	FASO
The Empire Life Insurance Company	LS
Employers Insurance of Wausau A Mutual Company	FASO
Employers Reinsurance Corporation	O
English & American Insurance Company Limited	FO
Financial Life Assurance Company of Canada	LS
The Fire Insurance Company of Canada (Discontinuing)	FAO
Fireman's Fund Insurance Company	FAO
First North American Insurance Company	S
Ford Life Insurance Company	LS
Foremost Insurance Company, Grand Rapids, Michigan	FASO

GAN Canada Insurance Company	FASO
The General Accident Assurance Company of Canada	FASO
General American Life Insurance Company	LS
General Insurance Corporation of New Brunswick	FAO
Gerling Global Life Insurance Company	LS
Glacier National Life Assurance Company	LS
Globe Life Insurance Company	LS
Grain Insurance and Guarantee Company	FO
The Grand Orange Lodge of British America, Benefit Fund	LS
Great American Insurance Company	FASO
The Great-West Life Assurance Company	LS
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	FASO
The Halifax Insurance Company	FASO
Hartford Fire Insurance Company	FASO
Hartford Insurance Company of Canada	FASO
Herald Insurance Company	FASO
Highland Group Insurance Limited	FA
The Home Insurance Company	FASO
The Imperial Life Assurance Company of Canada	LS
Industrial-Alliance Life Insurance Company	LS
Insurance Company of North America	FASO
The Insurance Corporation of Ireland Limited	FAO
Jevco Insurance Company	FAO
John Alden Life Insurance Company	LS
John Deere Insurance Company of Canada	FASO
Kansa General Insurance Corporation	FAO
Kent General Insurance Corporation	FAO
Knights of Columbus	LS
Laurentian Casualty Company of Canada	FASO
Laurentian General, Insurance Company Inc	FASO
Laurentian Life Insurance Company of Canada	LS
The Laurentian Life Insurance Company Inc	LS
The Laurentian Shield Insurance Company	FASO
Laurier Life Insurance Company	LS
Liberty Mutual Fire Insurance Company	FASO
Liberty Mutual Insurance Company	FASO
Life Insurance Company of North America	LS
Life Investors Insurance Company of America	LS
The London Assurance (Discontinuing)	FASO
London Life Insurance Company	LS
London and Midland General Insurance Company	FASO
Longroup Insurance Company	FASO
Lumbermens Mutual Casualty Company	FASO
Lumbermen's Underwriting Alliance	FO
The Manufacturers Life Insurance Company	LS
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Massachusetts Indemnity & Life Insurance Company	LS
Metropolitan General Insurance Company	FASO
Metropolitan Insurance Company	FAO
Metropolitan Life Insurance Company	LSO
Metropolitan Life Insurance Company of Canada	LS

MIC Life Insurance Corporation	LS
The Mortgage Insurance Company of Canada	FO
Motors Insurance Corporation	FAO
Mutual of Omaha Insurance Company	LS
The Mutual Life Assurance Company of Canada	LS
NAC Reinsurance Corporation	FASO
NN Life Insurance Company of Canada	LS
National Fidelity Life Insurance Company	LS
The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FASO
New Rotterdam Insurance Company	FAO
New York Life Insurance Company	LS
New York Life Insurance Company of Canada	LS
Niagara Fire Insurance Company	FASO
Non-Marine Underwriters, Members of Lloyd's, London, England	FASO
North American Life Assurance Company	LS
North American Life and Casualty Company	LS
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	L
Nova Scotia General Insurance Company	FAO
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
The Order of United Commercial Travelers of America	L
Orion Insurance Company plc	FAO
Pacific Employers Insurance Company (Discontinuing)	FASO
Pafco Insurance Company Limited	FASO
Pafco International Insurance Company	FASO
The Paul Revere Life Insurance Company	LS
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FASO
Phoenix Assurance Public Limited Company	FASO
The Phoenix Insurance Company	FAO
Pierce National Life Insurance Company	L
Pioneer Life Assurance Company	LS
Portage la Prairie Mutual Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	F
Progressive Casualty Insurance Company	FAO
Protection Mutual Insurance Company	FO
Provident Life and Accident Insurance Company	LS
Prudasco Assurance Company	FASO
The Prudential of America General Insurance Company (Canada)	FAO
The Prudential Assurance Company of England Property and Casualty (Canada)	FASO
The Prudential Assurance Company Limited	LFASO
The Prudential Insurance Company of America	LSO
The Prudential Life Assurance Company of England (Canada)	LS
Reliable Life Insurance Company	LS
Reliance Insurance Company	FASO
Royal Insurance Company of Canada	FASO
Royal Life Insurance Company of Canada	L
Scottish & York Insurance Co. Limited	FASO
Seaboard Life Insurance Company	LS

Seaboard Surety Company	O
Seaboard Surety Company of Canada	FO
Security Insurance Company of Hartford	FASO
Sentry Insurance A Mutual Company	FAO
Simcoe & Erie General Insurance Company	FAO
Skandia Insurance Company	FAO
La Societe des Caisses Populaires Acadiennes	L
The Solidarity Life Insurance Company	LS
The Sovereign General Insurance Company	FASO
The Sovereign Life Insurance Company	LS
St. Paul Fire and Marine Insurance Company	FASO
The Standard Life Assurance Company	LS
The Standard Life Assurance Company of Canada	L
Stewart Title Guaranty Company	O
Sun Alliance Life Insurance Company	FASO
Sun Alliance and London Assurance Company (Canada)	L
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LSO
Teachers Insurance and Annuity Association of America	LS
The Tokio Marine & Fire Insurance Company Limited	FASO
Toronto General Insurance Company	FASO
Traders General Insurance Company	FASO
Trade Indemnity plc	O
Trafalgar Insurance Company of Canada	FAO
Transamerica Insurance Company	FAO
Transamerica Life Insurance Company of Canada	LS
Transamerica Occidental Life Insurance Company	LS
Transit Insurance Company	FAO
Transport Insurance Company	ASO
The Travelers Insurance Company	LS
The Travelers Indemnity Company	FASO
Underwriters Insurance Company	AO
Unifund Assurance Company	FASO
Union of Canada Life Insurance/Union du Canada Assurance-Vie	L
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Company	FASO
UNUM Life Insurance Company	LS
UNUM Life Insurance Company of America	LS
Utica Mutual Insurance Company	FASO
Voyageur Insurance Company	FS
The Wawanesa Mutual Insurance Company	FAO
The Wawanesa Mutual Life Insurance Company	LS
Wellington Insurance Company	FASO
Westbury Canadian Life Insurance Company	LS
The Western Life Assurance Company	LS
Western Surety Company	O
The Yasuda Fire and Marine Insurance Company, Limited	FAO
Zurich Indemnity Company of Canada	FASO
Zurich Insurance Company	FASO
Zurich Life & Health Insurance Company of Canada	LS
Zurich Life Insurance Company of Canada	LS

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME

For the Year Ended December 31, 1990

	1990	1989
UNDERWRITING INCOME		
Premiums written	$ 5,891,986	$ 5,684,735
Less reinsurance premiums	476,457	526,252
Net premiums written	5,415,529	5,158,483
Less increase (decrease)in unearned premiums	21,729	235,412
Net premiums earned	**5,393,800**	**4,923,071**
EXPENSES		
Adjusting	275,768	204,892
Depreciation	53,153	31,456
Directors fees	110,768	110,100
Fire prevention tax	55,237	42,614
Loss prevention	66,852	71,559
Losses incurred - net of reinsurance recoveries; 1990 - $536,565, 1989 - $12,757	3,770,196	3,585,893
Office supplies	67,593	50,008
Other administration costs	199,361	182,133
Postage	58,768	44,363
Premium acquisition expenses	876,155	790,262
Salaries & employee benefits	505,354	458,652
	6,039,205	**5,571,932**
Net underwriting loss	(645,405)	(648,861)
OTHER INCOME		
Net interest	1,161,473	1,120,475
Net office rental	(223)	1,391
Miscellaneous	10,212	6,061
Gain on sale of investments	12,582	
	1,171,462	1,140,509
Income before income taxes	526,057	491,648
Income taxes	60,948	51,318
Net Income	**$ 465,109**	**$ 440,330**

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

BALANCE SHEET

FOR THE YEAR ENDED DECEMBER 31, 1990

	1990	1989
ASSETS		
Cash	$ 568,182	$ 437,695
Receivables (Note 2)	441,332	453,295
Prepaid items	5,312	9,224
Deferred premium acquisition expenses	474,422	495,335
Investments (Note 3)	11,001,083	11,060,609
Land, building and equipment (Note 4)	284,299	256,428
	$12,774,630	$12,712,586
LIABILITIES		
Payables and accruals	$ 154,114	$ 98,366
Income taxes payable	9,588	51,318
Unpaid claims	865,030	1,303,842
Unearned premiums	3,268,414	3,246,685
	4,297,146	4,700,211
EQUITY		
Policyholders security fund, beginning of year	8,012,375	7,572,045
Net income	465,109	440,330
Policyholders security fund, end of year	8,477,484	8,012,375
	$12,774,630	$12,712,586

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY
STATEMENT OF CHANGES
IN FINANCIAL POSITION
FOR THE YEAR ENDED DECEMBER 31, 1990

	1990	1989
Resources provided		
OPERATIONS		
Net income	$ 465,109	$ 440,330
ADJUSTMENTS TO CONVERT INCOME TO A CASH BASIS		
Increase in unearned premiums	21,729	235,412
Increase (decrease)in claims payable	(438,812)	447,945
Decrease (Increase) in receivables	11,963	(60,318)
Decrease (Increase) in prepaid items	3,912	(4,207)
Decrease (Increase) in deferred premium acquisition expenses	20,913	(40,130)
Increase (decrease) in other payables	55,748	(83,698)
Increase (decrease) in taxes payable	(41,730)	51,318
Gain on sale of equipment		
Loss (Gain) on sale of equipment	3,746	(8)
Depreciation	55,443	33,842
	158,021	1,020,486
Proceeds from sale of equipment and vehicle	1,087	8,125
	159,108	1,028,611
Resources applied		
Purchase of building, equipment and vehicle	88,147	50,698
Increase in resources	70,961	977,913
Investments and cash, beginning of year	11,498,304	10,520,391
Investments and cash end of year	$11,569,265	$11,498,304

NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1990

1. Accounting Policies

(a) Depreciation
Depreciation of fixed assets is recorded on the dimimishing balance method at the rates indicated in Note 4.

(b) Unearned premiums
The unearned premium reserve is based on the unexpired term of all policies of the company in force as at December 31.

(c) Deferred premium acquisition expenses
Deferred premium acquisition expenses are those expenses such as agents' commissions, which relate directly to the acquisition of premiums. These expenses, to the extent that they are considered recoverable, are deferred and amortized over the terms of the related premiums.

(d) Investment income and bond discounts and premiums
Investment income is accounted for on the accrual basis and bond discounts and premiums amortized over the terms of the investments.

(e) Unpaid claims
The provision for unpaid claims is intended to cover the reported and unreported losses incurred prior to the company's year end net of recoveries from reinsurers.

2. Receivables

	1990	1989
Policyholders for premiums	$ 179,391	$ 181,852
Reinsurance	3,762	11,500
Accrued interest	240,107	242,864
Other	18,072	17,079
	$ 441,332	$ 453,295

3. Investments

	Cost	Market Value
Bonds at par less unamortized purchase discounts and premiums	$ 10,881,083	$ 10,505,107
Deposit certificates at cost	120,000	120,000
	$ 11,001,083	$ 10,625,107

4. Land, building and equipment

	Rate	Cost	Accumulated Depreciation
Land		$ 31,000	
Building	5%	251,108	$ 135,980
Office equipment	20%	119,694	70,572
Computer equipment	30%	182,755	102,985
Motor vehicle	30%	12,596	6,424
Parking lot	8%	5,570	2,463
		$ 602,723	$ 318,424

5. Reinsurance

The company follows the policy of underwriting and reinsuring contracts of insurance which, in the main, limits the liability of the company to a maximun amount on any one property or liability losses to $200,000. In addition, the company has obtained reinsurance which limits the company's overall liability on losses to a maximum of 100% of the company's earned premium.

HIGHLAND GROUP INSURANCE LIMITED
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1990

	1990	1989
ASSETS		
Cash		$ 106,729
Receivables		1,020
Prepaid expense	4,714	2,727
Investment (Note 1)	301,282	150,763
Land and building (Note 2)	492,272	511,594
	$ 798,268	$ 772,833
LIABILITIES		
Payables and accruals		
Bank Indebtedness	$ 13,106	
Payables and accruals (Note 3)	5,403	$ 5,211
Income taxes payable	20,609	18,314
Unearned premiums	14,616	14,190
	53,734	37,715
Deferred income taxes	5,449	5,144
SHAREHOLDER' EQUITY		
Capital stock (Note 4)	355,000	412,000
Retained earnings	384,085	317,974
	739,085	729,974
	$ 798,268	$ 772,833

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND RETAINED EARNINGS

For the Year Ended December 31, 1990

	1990	1989
Gross premiums	$ 80,482	$ 78,073
Decrease (increase) in unearned premiums	(426)	(690)
Reinsurance premiums (Note 5)	(11,757)	(8,423)
	68,299	68,960
Underwriting expenses		
Administrative	14,832	12,053
Fees, licenses and taxes	3,636	3,964
Losses incurred	2,500	
	20,968	16,017
Income from insurance operations	47,331	52,943
Investment income	24,121	12,962
Rental income (Note 6)	14,602	14,504
Other income	686	686
Income before income taxes	86,740	81,095
Income taxes	20,629	18,620
Net income	66,111	62,475
Retained earnings, beginning of year	317,974	255,499
Retained earnings, end of year	$ 384,085	$ 317,974

HIGHLAND GROUP INSURANCE LIMITED
STATEMENT OF CHANGES IN FINANCIAL POSITION
For the Year Ended December 31, 1990

	1990	1989
Cash provided from (used for)		
Operations		
Net income	$ 66,111	$ 62,475
Deferred income taxes	305	306
Depreciation	19,322	20,338
	85,738	83,119
Changes in		
Receivables	1,020	(1,020)
Prepaid expense	(1,987)	3,710
Payables and accruals	192	735
Income taxes payable	2,295	4,231
Unearned premiums	426	689
	87,684	91,464
Financing		
Redemption of preferred shares	(57,000)	
Net cash provided	30,684	91,464
Cash and investments, net of bank indebtedness		
Beginning of year	257,492	166,028
End of year	$ 288,176	$ 257,492

HIGHLAND GROUP INSURANCE LIMITED
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1990

1. INVESTMENTS

	1990	1989
50 - $1,000, 3% Government of Canada bonds at cost plus amortized discount maturing 1996 (market value $36,500)	$ 42,490	$ 41,175
Investors rate account, at cost	258,792	109,588
	$ 301,282	$ 150,763

2. LAND AND BUILDING

	Rate	1990 Cost	1990 Accumulated Depreciation	1990 Net Book Value	1989 Net Book Value
Land		$ 125,163		$ 125,163	$125,163
Building	5%	429,009	$61,900	367,109	386,431
		$ 554,172	$ 61,900	$ 492,272	$ 511,594

The building is depreciated on a declining balance basis.

3. PAYABLES AND ACCRUALS

	1990	1989
Trade	$ 1,066	$ 1,156
General manager	4,337	4,055
	$ 5,403	$ 5,211

4. CAPITAL STOCK

	1990	1989
Authorized		
1000 9% non-redeemable non-cumulative preferred shares with par value of $100 each		
4000 9% redeemable, non-cumulative preferred shares with par value of $100 each (570 shares redeemed during 1990)		
500 common shares with par value of $10		
Issued and outstanding		
1000 non-redeemable preferred shares	$ 100,000	$ 100,000
2500 redeemable preferred shares	250,000	307,000
500 common shares	5,000	5,000
	$ 355,000	$ 412,000

5. REINSURANCE PREMIUMS

	1990	1989
Treaty	$ 2,500	$ 2,400
Facultative	9,257	6,023
	$ 11,757	$ 8,423

6. RENTAL INCOME

	1990	1989
Rentals	$ 50,000	$ 50,000
Expenses		
Depreciation	19,322	20,338
Insurance	2,865	2,793
Property tax	13,211	12,365
	35,398	35,496
	$ 14,602	$ 14,504

7. RELATED PARTY TRANSACTIONS

Gross premiums - parent and associated company	$ 80,056	$ 77,383
	50,000	50,000
	$ 130,056	$ 127,383

Associated expenses of $5,500 were paid to associated companies

8. REINSURANCE

The company follows the policy of underwriting and reinsuring its contracts of insurance which limits the liability of the company to a maximum amount on any one property loss to $100,000. In addition the company has obtained reinsurance having an upper limit of $400,000 which limits the company's liability to $100,000 in the event of a series of claims arising out of a single occurrence.

COMPARISON SUMMARY OF TOTAL BUSINESS
IN ALL CLASSES
1990

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	19,791,468	14,737,235		74.46
Automobile	33,839,000	35,335,000		104.4
Accident & Sickness	26,520,329	20,146,043		75.96
All Other Classes	5,649,000	3,204,000		56.72
TOTAL (a)	85,799,797	73,422,278		85.57
LIFE INSURANCE (including annuities)	47,394,231	8,415,115	Death Claims	
		233,860	Disability Claims	
		257,730	Matured Endowments	
		158,564	Total Annuity Payments	
		2,373,589	Surrender Values	
		5,493,118	Dividends	
TOTAL (b)	47,394,231	16,931,976		35.73
GRAND TOTAL (a) (b)	133,194,028	90,354,254		67.84

COMPARISON SUMMARY OF TOTAL BUSINESS IN ALL CLASSES 1989

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	19,472,808	11,689,785		60.03
Automobile	33,669,000	30,829,000		91.56
Accident & Sickness	23,151,909	19,094,770		82.48
All Other Classes	6,680,000	4,379,000		65.55
TOTAL (a)	82,973,717	65,992,555		79.53
LIFE INSURANCE (including annuities)	44,736,709	5,576,607	Death Claims	
		47,702	Disability Claims	
		469,579	Matured Endowments	
		123,765	Total Annuity Payments	
		2,652,861	Surrender Values	
		5,145,732	Dividends	
TOTAL (b)	44,736,709	14,016,246		31.33
GRAND TOTAL (a) (b)	127,710,426	80,008,801		62.65

TABLE "A"

LIFE INSURANCE

Exhibit of policies in force (direct) in Prince Edward Island

Insurer	Policies in Force End of 1989 No.	Policies in Force End of 1989 Amount	New Issued and Other Additions in 1990 No.	New Issued and Other Additions in 1990 Amount	Policies in Force End of 1990 No.	Policies in Force End of 1990 Amount
Abbey Life Insurance Company of Canada	44	19,733,502	1	3,847,911	45	23,581,413
ACTRA Fraternal Benefit Society	26	449,000	14	316,000	40	765,000
Aetna Life Insurance Company	1	5,705,000		(5,700,000)	1	5,000
Aetna Life Insurance Company of Canada	392	23,635,335	6	873,851	398	24,509,186
Alexander Hamilton Life Insurance Company of America	821	5,871,738	251	1,678,568	1,072	7,550,306
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	120	6,112,000	2	59,000	122	6,171,000
American Bankers Life Assurance Company of Florida		4,244,610		1,554,270	0	5,798,880
American Income Life Insurance Company						
American Life Insurance Company	55	7,338,000	3	485,000	58	7,823,000
AMEX Life Assurance Company	3	300			3	300
Assumption Mutual Life Insurance Company	524	17,341,669	63	5,509,166	587	22,850,835
Balboa Life Insurance Company	2	8,980,551		11,094,618	2	20,075,169
Bankers Life & Casualty Company						
Blue Cross Life Insurance Company of Canada	1,326	75,025	280	9,622	1,606	84,647
The Canada Life Assurance Company	2,957	300,128,432	360	29,927,118	3,317	330,055,550
Canadian Foresters Life Insurance Society	19	110,722		1,074	19	111,796
Chrysler Life Insurance Company of Canada	12	123,396	2	30,460	14	153,856
CIGNA Life Insurance Company of Canada				500	0	500
The Citadel Life Assurance Company	60	6,638,422	2	3,772,137	62	10,410,559
College Retirement Equities Fund						
Colonia Life Insurance Company	150	15,394	21	1,925	171	17,319
Combined Insurance Company of America	8	89,000	13	345,000	21	434,000
Commercial Union Life Assurance Company of Canada	737	33,955,604	349	6,150,072	1,086	40,105,676
Confederation Life Insurance Company	821	522,466,443	5	18,848,165	826	541,314,608
Connecticut General Life Insurance Company	1	22,102		(50)	1	22,052
Continental Assurance Company						
Co-operants Mutual Life Insurance Society	17	9,603,753	1	325,887	18	9,929,640
Co-operators Life Insurance Company	1,250	119,539,727	170	33,922,223	1,420	153,461,950
The Credit Life Insurance Company						
Crown Life Insurance Company	641	96,532,710	22	5,561,228	663	102,093,938
CUMIS Life Insurance Company	215	83,977,663	80	18,948,295	295	102,925,958
CUNA Mutual Insurance Society	43	221,032		111	43	221,143
Electrical Workers' Benefit Association	95	228,000	3	7,200	98	235,200
The Empire Life Insurance Company	884	13,413,814	4	337,413	888	13,751,227
The Equitable Life Insurance Company of Canada	18	12,452,270	4	504,409	22	12,956,679
Financial Life Assurance Company of Canada	20	3,161,000	11	4,040,000	31	7,201,000
Ford Life Insurance Company	168	3,919,110	104	3,410,581	272	7,329,691
General American Life Insurance Company				11,667	0	11,667
Gerling Global Life Insurance Company	13	862,720	6	1,036,000	19	1,898,720
Glacier National Life Assurance Company	4	6			4	6
Globe Life Insurance Company	5	38,296		9,411	5	47,707

TABLE "A"

LIFE INSURANCE

Exhibit of policies in force (direct) in Prince Edward Island

Insurer	Policies in Force End of 1989		New Issued and Other Additions in 1990		Policies in Force End of 1990	
	No.	Amount	No.	Amount	No.	Amount
The Grand Orange Lodge of British America-Benefit Fund	125	375,873		22,189	125	398,062
The Great-West Life Assurance Company	1,303	255,173,244	165	53,445,393	1,468	308,618,637
The Imperial Life Assurance Company of Canada	5,722	326,276,108	1,318	57,472,267	7,040	383,748,375
Industrial-Alliance Life Insurance Company	47	2,400,179	1	341,662	48	2,741,841
John Alden Life Insurance Company						
John Hancock Mutual Life Insurance Company	5	153,292		7,209	5	160,501
Knights of Columbus	855	12,941,570	27	666,702	882	13,608,272
The Laurentian Life and Health Insurance Corporation	30	43,631,843	17	2,018,661	47	45,650,504
Laurentian Life Insurance Company of Canada	96	1,811	18	352	114	2,163
Laurier Life Insurance Company	356	54,427,654	13	3,400,590	369	57,828,244
Life Insurance Company of North America						
Life Investors Insurance Company of America	37	588	71	1,135	108	1,723
London Life Insurance Company	1,624	52,375,536	295	19,891,933	1,919	72,267,469
The Manufacturers Life Insurance Company	1,521	82,492,359	43	11,397,300	1,564	93,889,659
The Maritime Life Assurance Company	789	133,856,230	36	39,209,085	825	173,065,315
Massachusetts Indemnity & Life Insurance Company			7	1,285,000	7	1,285,000
Massachusetts Mutual Life Insurance Company	1	17,407			1	17,407
Metropolitan Life Insurance Company	2,630	41,917,989	116	5,623,959	2,746	47,541,948
Metropolitan Life Insurance Company of Canada	54	5,636,272	37	6,539,108	91	12,175,380
MIC Life Insurance Corporation	1,846	18,719,365	708	12,390,000	2,554	31,109,365
The Mutual Life Assurance Company of Canada	8,578	569,953,504	1,056	126,809,444	9,634	696,762,948
Mutual of Omaha Insurance Company	1,405	43,177,593	295	19,581,761	1,700	62,759,354
NN Life Insurance Company of Canada	90	4,873,037	37	2,035,516	127	6,908,553
National Fidelity Life Insurance Company						
The National Life Assurance Company of Canada	94	12,391,739	2	4,100,089	96	16,491,828
New York Life Insurance Company	116	39,253,628	6	4,714,238	122	43,967,866
New York Life Insurance Company of Canada	3	191,506			3	191,506
North American Life Assurance Company	487	18,340,556	12	4,027,117	499	22,367,673
North American Life and Casualty Company	20	89,250	4	15,250	24	104,500
The North West Life Assurance Company of Canada	13	531,000		119,000	13	650,000
Norwich Union Life Insurance Society	49	2,032,227	23	1,279,827	72	3,312,054
Old Republic Life Insurance Company	23	69,980			23	69,980
The Order of United Commercial Travelers of America						

TABLE "A"

LIFE INSURANCE

Exhibit of policies in force (direct) in Prince Edward Island

Insurer	Policies in Force End of 1989 No.	Policies in Force End of 1989 Amount	New Issued and Other Additions in 1990 No.	New Issued and Other Additions in 1990 Amount	Policies in Force End of 1990 No.	Policies in Force End of 1990 Amount
The Paul Revere Life Insurance Company	5	899,570	1	160,000	6	1,059,570
Pennsylvania Life Insurance Company	59	794,438			59	794,438
Pierce National Life Insurance Company						
Pioneer Life Assurance Company						
Provident Life and Accident Insurance Company						
The Prudential Assurance Company Limited	176	128,359,486	13	2,532,349	189	130,891,835
The Prudential Insurance Company of America	5,331	210,392,529	373	24,052,389	5,704	234,444,918
The Prudential Life Assurance Company of England (Canada)	5	230,000	2	154,250	7	384,250
Reliable Life Insurance Company	10	14,496,021	5	16,665,386	15	31,161,407
Royal Life Insurance Company of Canada	20	560,408	6	865,365	26	1,425,773
Seaboard Life Insurance Company	35	15,855,667	6	16,348,280	41	32,203,947
La Societe d'Assurance des Caisses Populaires Acadiennes	35	10,044,436	2	139,953	37	10,184,389
The Solidarity Life Insurance Company						
The Sovereign Life Insurance Company	110	4,902,288	127	2,361,097	237	7,263,385
The Standard Life Assurance Company	493	16,295,373	169	15,735,709	662	32,031,082
The Standard Life Assurance Company of Canada						
Sun Alliance and London Assurance Company (Canada)	136	14,570,017	11	1,492,208	147	16,062,225
Sun Alliance and London Assurance Company Limited	106	5,584,899	6	381,160	112	5,966,059
Sun Life Assurance Company of Canada	5,564	310,110,978	546	48,187,845	6,110	358,298,823
Teachers Insurance and Annuity Association of America	1	27,218			1	27,218
Toronto Mutual Life Insurance Company	63	1,750,001	5	1,085,000	68	2,835,001
Transamerica Life Insurance Company of Canada	326	34,067,532	35	7,913,331	361	41,980,863
Transamerica Occidental Life Insurance Company	155	5,339,480		10,180	155	5,349,660
The Travelers Insurance Company		668,889		245,996	0	914,885
Union of Canada Life Insurance/ Union du Canada Assurance-Vie						
UNUM Life Insurance Company	1	5,000			1	5,000
UNUM Life Insurance Company of America						
The Wawanesa Mutual Life Insurance Company	257	14,726,395	74	5,392,654	331	20,119,049
Westbury Canadian Life Insurance Company	1,844	106,441,508	1,005	12,670,219	2,849	119,111,727
The Western Life Assurance Company	21	1,318,129		41,222	21	1,359,351
Zurich Life & Health Insurance Company of Canada	4	1,040,000	1	726,000	5	1,766,000
Zurich Life Insurance Company of Canada	43	2,794,360	10	855,000	53	3,649,360
TOTALS	**54,171**	**3,929,562,308**	**8,481**	**681,329,212**	**62,652**	**4,610,891,520**

TABLE "B"

LIFE INSURANCE 1990

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Abbey Life Insurance Company of Canada	43,374	51,035	94,409				94,409
ACTRA Fraternal Benefit Society	2,131		2,131	27,934		27,934	30,065
Aetna Life Insurance Company	581		581				581
Aetna Life Insurance Company of Canada	196,839	28,673	225,512	(16,993)	6,222	(10,771)	214,741
Alexander Hamilton Life Insurance Company of America		83,518	83,518				83,518
Allstate Life Insurance Company							
Allstate Life Insurance Company of Canada	16,903	5,585	22,488	350		350	22,838
American Bankers Life Assurance Company of Florida		80,503	80,503				80,503
American Income Life Insurance Company							
American Life Insurance Company	16,205		16,205				16,205
AMEX Life Assurance Company		1	1				1
Assumption Mutual Life Insurance Company	158,972	2,643	161,615	52,314	11,018	63,332	224,947
Balboa Life Insurance Company		196,178	196,178				196,178
Bankers Life & Casualty Company							
Blue Cross Life Insurance Company of Canada	86,963	176,750	263,713				263,713
The Canada Life Assurance Company	1,655,688	1,382,849	3,038,537	1,530,920	206,843	1,737,763	4,776,300
Canadian Foresters Life Insurance Society	2,058		2,058	13,630		13,630	15,688
Chrysler Life Insurance Company of Canada		636	636				636
CIGNA Life Insurance Company of Canada		17	17				17
The Citadel Life Assurance Company	14,531	25,887	40,418	515	16,990	17,505	57,923
College Retirement Equities Fund							
Colonia Life Insurance Company	161,953		161,953				161,953
Combined Insurance Company of America	555	864	1,419				1,419
Commercial Union Life Assurance Company of Canada	69,662	43,597	113,259	78,099		78,099	191,358
Confederation Life Insurance Company	88,145	670,728	758,873	15	3,793	3,808	762,681
Connecticut General Life Insurance Company		3	3				3
Continental Assurance Company							
Co-operants Mutual Life Insurance Society	845	34,595	35,440				35,440
Co-operators Life Insurance Company	301,930	83,596	385,526	125,425	317,831	443,256	828,782
The Credit Life Insurance Company							
Crown Life Insurance Company	236,369	261,644	498,013	16,632	1,318,202	1,334,834	1,832,847
CUMIS Life Insurance Company	25,728	374,350	400,078		80,830	80,830	480,908
Cuna Mutual Insurance Society	2,607		2,607				2,607
Electrical Workers' Benefit Association	1,040		1,040				1,040
The Empire Life Insurance Company	114,586	8,931	123,517	35,838		35,838	159,355
The Equitable Life Insurance Company of Canada	13,287	37,137	50,424	278,789		278,789	329,213

TABLE "B"

LIFE INSURANCE 1990

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Financial Life Assurance Company of Canada	60,209		60,209				60,209
Ford Life Insurance Company		29,447	29,447				29,447
General American Life Insurance Company		31	31				31
Gerling Global Life Insurance Company							
Glacier National Life Assurance Company							
Globe Life Insurance Company	1,178		1,178				1,178
The Grand Orange Lodge of British America-Benefit Fund	15,652		15,652				15,652
The Great-West Life Assurance Company	454	497	951	55	513	568	1,519
The Imperial Life Assurance Company of Canada	3,770,189	36,929	3,807,118	2,227,411		2,227,411	6,034,529
Industrial-Alliance Life Insurance Company	7,641	3,827	11,468	503,897	3,260	507,157	518,625
John Alden Life Insurance Company							
John Hancock Mutual Life Insurance Company	593	538	1,131		31	31	1,162
Knights of Columbus	177,797		177,797	15,437		15,437	193,234
Laurentian Life Insurance Company of Canada	30,933		30,933				30,933
The Laurentian Life Insurance Company Inc.							
The Laurentian Life & Health Insurance Corporation	3,916	36,929	40,845	720		720	41,565
Laurier Life Insurance Company	178,236		178,236				178,236
Life Insurance Company of North America							
Life Investors Insurance Company of America		26	26				26
London Assurance (Discontinuing)	414,547	31,699	446,246	72,248		72,248	518,494
London Life Insurance Company							
The Manufacturers Life Insurance Company	729,067	76,948	806,015	914,114	607,317	1,521,431	2,327,446
The Maritime Life Assurance Company	246,218	313,128	559,346	640,232	873,986	1,514,218	2,073,564
Massachusetts Indemnity & Life Insurance Company	1,404		1,404	1,115		1,115	2,519
Metropolitan Life Insurance Company	128,854	132,081	260,935	79,218		79,218	340,153
Metropolitan Life Insurance Company of Canada	16,026		16,026				16,026
MIC Life Insurance Corporation		29,302	29,302				29,302
The Mutual Life Assurance Company of Canada	4,520,764	140,880	4,661,644	4,370,937	1,934,499	6,305,436	10,967,080
Mutual of Omaha Insurance Company	513,261	32,588	545,849	838		838	546,687
NN Life Insurance Company of Canada	41,679		41,679	30,022		30,022	71,701
National Fidelity Life Insurance Company							

TABLE "B"

LIFE INSURANCE 1990

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
The National Life Assurance Company of Canada	191,764	5,226	196,990		510,274	510,274	707,264
New York Life Insurance Company	60,074	123,374	183,448				183,448
New York Life Insurance Company of Canada	1,930		1,930	600		600	2,530
North American Life Assurance Company	141,263	67,777	209,040	2,422	106,314	108,736	317,776
North American Life and Casualty Company	989		989				989
The North West Life Assurance Company of Canada	1,308		1,308				1,308
Norwich Union Life Insurance Society	19,282	2,100	21,382		112,801	112,801	134,183
Old Republic Life Insurance Company							
The Order of United Commercial Travelers of America							
The Paul Revere Life Insurance Company	2,401	1,218	3,619				3,619
Pennsylvania Life Insurance Company	5,036	717	5,753				5,753
Pierce National Life Insurance Company	27,420		27,420				27,420
Pioneer Life Assurance Company							
Provident Life and Accident Insurance Company							
The Prudential Assurance Company Limited	69,936	182,248	252,184	108,520	6,080	114,600	366,784
The Prudential Insurance Company of America	1,323,513	159,381	1,482,894	680,221	74,468	754,689	2,237,583
The Prudential Life Assurance Company of England (Canada)	1,742	83,561	85,303	56,727	20,000	76,727	162,030
Reliable Life Insurance Company	3,910	43,112	47,022				47,022
Royal Life Insurance Company of Canada	5,155	187	5,342	43,870		43,870	49,212
Seaboard Life Insurance Company	10,361	419,187	429,548	20,639		20,639	450,187
La Societe d'Assurance des Caisses Populaires Acadiennes	5,298	39,555	44,853				44,853
The Solidarity Life Insurance Company							
The Sovereign Life Insurance Company	43,243	19,556	62,799	9,584		9,584	72,383
The Standard Life Assurance Company	218,597	5,569	224,166	109,303	476,972	586,275	810,441
The Standard Life Assurance Company of Canada							
Sun Alliance and London Assurance Company (Canada)	48,582		48,582	2,506		2,506	51,088
Sun Alliance and London Assurance Company Limited	30,348	638	30,986				30,986
Sun Life Assurance Company of Canada	2,843,600	404,233	3,247,833	959,241	1,803,565	2,762,806	6,010,639
Teachers Insurance and Annuity Association of America	79		79				79
Toronto Mutual Life Insurance Company	10,847		10,847				10,847

TABLE "B"

LIFE INSURANCE 1990

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Transamerica Life Insurance Company of Canada	152,923		152,923	44,085	1,565	45,650	198,573
Transamerica Occidental Life Insurance Company	26,453	(187)	26,266				26,266
The Travelers Insurance Company		2,686	2,686				2,686
Union of Canada Life Insurance/Union du Canada Assurance-Vie	1,776		1,776				1,776
UNUM Life Insurance Company	3		3				3
UNUM Life Insurance Company of America							
The Wawanesa Mutual Life Insurance Company	113,520		113,520	58,417		58,417	171,937
Westbury Canadian Life Insurance Company	235,685	125,046	360,731	2,000		2,000	362,731
The Western Life Assurance Company	11,399		11,399				11,399
Zurich Life & Health Insurance Company of Canada		12,225	12,225				12,225
Zurich Life Insurance Company of Canada	11,867		11,867		1,157	1,157	13,024
TOTALS	**19,689,874**	**6,111,979**	**25,801,853**	**13,097,847**	**8,494,531**	**21,592,378**	**47,394,231**

TABLE "C"

LIFE INSURANCE

1990

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Abbey Life Insurance	O						84	
Company of Canada	G	4,623						4,707
ACTRA Fraternal	O							
Benefit Society	G							
Aetna Life	O	(16)						
Insurance Company	G							(16)
Aetna Life Insurance	O	1,058,031				34,698	35,330	
Company of Canada	G	29,770					(1,765)	1,156,064
Alexander Hamilton Life	O							
Insurance Company of America	G	34,162						34,162
Allstate Life	O							
Insurance Company	G							
Allstate Life Insurance	O					1,001		
Company of Canada	G	(34,715)	597					(33,117)
American Bankers Life Assurance	O							
Company of Florida	G	3						3
American Income Life	O							
Insurance Company	G							
American Life	O							
Insurance Company	G							
AMEX Life	O							
Assurance Company	G							
Assumption Mutual Life	O	2,957				19,282		
Insurance Company	G							22,239
Balboa Life	O							
Insurance Company	G	31,817						31,817
Bankers Life &	O							
Casualty Company	G							
Blue Cross Life Insurance	O	200,000				1,966		
Company of Canada	G	38,650						240,616
The Canada Life	O	245,733		91,947		182,427	480,516	
Assurance Company	G	946,074	89				165	1,946,951
Canadian Foresters Life	O							
Insurance Society	G				22,499			22,499
Chrysler Life Insurance	O							
Company of Canada	G	(1)						(1)
CIGNA Life Insurance	O							
Company of Canada	G	3						3
The Citadel Life	O	18				7,554	1,238	
Assurance Company	G	(1,854)						6,956
College Retirement	O							
Equities Fund	G							
Colonia Life	O	50,000				7,068		
Insurance Company	G							57,068
Combined Insurance	O							
Company of America	G							
Commercial Union Life Assurance	O		26			6,699	8,939	
Company of Canada	G	2,697						18,361
Confederation Life	O	101,209		16,698		54,589	73,999	
Insurance Company	G	492,137					98,646	837,278
Connecticut General Life	O							
Insurance Company	G	(1)						(1)

TABLE "C"

LIFE INSURANCE

1990

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Continental Assurance Company	O							
	G							
Co-operants Mutual Life Insurance Society	O							
	G							
Co-operators Life Insurance Company	O	302,894				24,534	42,072	
	G	12,092						381,592
The Credit Life Insurance Company	O							
	G							
Crown Life Insurance Company	O	144,985		10,646		19,582	17,448	
	G	227,102						419,763
CUMIS Life Insurance Company	O						1,876	
	G	366,200	2,800				4,468	375,344
CUNA Mutual Insurance Society	O	(9)				1,522	751	
	G							2,264
Electrical Workers' Benefit Association	O							
	G							
The Empire Life Insurance Company	O	23,170		15,800		98,706	60,631	
	G	(168)					2,511	200,650
The Equitable Life Insurance Company of Canada	O						3,774	
	G						11,778	15,552
Financial Life Assurance Company of Canada	O					4,791		
	G							4,791
Ford Life Insurance Company	O							
	G							
General American Life Insurance Company	O							
	G	39						39
Gerling Global Life Insurance Company	O	95					410	
	G							505
Glacier National Life Assurance Company	O							
	G							
Globe Life Insurance Company	O							
	G							
The Grand Orange Lodge of British America-Benefit Fund	O							
	G				13,204			13,204
The Great-West Life Assurance Company	O	44		25		121	253	
	G	548						991
The Imperial Life Assurance Company of Canada	O	499,181		1,748		393,523	664,886	
	G	52,177						1,611,515
Industrial-Alliance Life Insurance Company	O							
	G							
John Alden Life Insurance Company	O							
	G							
John Hancock Mutual Life Insurance Company	O						537	
	G	(2)					470	1,005
Knights of Columbus	O							
	G				122,192			122,192
Laurentian Life Insurance Company of Canada	O	840						
	G							840
Laurier Life Insurance Company	O							
	G							

TABLE "C"

LIFE INSURANCE

1990

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Life Insurance Company of North America	O							
	G							
Life Investors Insurance Company of America	O							
	G							
London Life Insurance Company	O	30,600	13,835	2,500		125,556	183,259	
	G		18,578				(986)	373,342
The Manufacturers Life Insurance Company	O	11,063		7,282		195,069	143,807	
	G	2,473	152,238					511,932
The Maritime Life Assurance Company	O	12,540		2,500		128,165	36,329	
	G	286,122						465,656
Massachusetts Indemnity & Life Insurance Company	O							
	G							
Massachusetts Mutual Life Insurance Company	O						36	
	G							36
Metropolitan Life Insurance Company	O	(1,546)	922	7,099		37,968	57,913	
	G	77,130	131				12,431	192,048
Metropolitan Life Insurance Company of Canada	O							
	G							
MIC Life Insurance Corporation	O							
	G	12,056						12,056
The Mutual Life Assurance Company of Canada	O	562,032	18,000	8,500		327,431	2,243,744	
	G	93,636					2,085	3,255,428
Mutual of Omaha Insurance Company	O	40,000		400		50,381	51,607	
	G	1,255						143,643
NN Life Insurance Company of Canada	O					5,132	212	
	G							5,344
National Fidelity Life Insurance Company	O	15,000						
	G							15,000
The National Life Assurance Company of Canada	O	1,000				9,394	4,146	
	G	458,549					185	473,274
New York Life Insurance Company	O	192,874				18,963	23,428	
	G	54,779					57,369	347,413
New York Life Insurance Company of Canada	O							
	G							
North American Life Assurance Company	O	116,647		29,394		59,374	68,167	
	G	128,160						401,742
North American Life and Casualty Company	O							
	G							
The North West Life Assurance Company of Canada	O							
	G							
Norwich Union Life Insurance Society	O					11,348	707	
	G							12,055
Old Republic Life Insurance Company	O							
	G							
The Order of United Commercial Travelers of America	O							
	G							
The Paul Revere Life Insurance Company	O							
	G	53					423	476
Pennsylvania Life Insurance Company	O	21,544				648		
	G						(45)	22,147

TABLE "C"

LIFE INSURANCE

1990

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Pierce National Life Insurance Company	O	2,132						
	G							2,132
Pioneer Life Assurance Company	O							
	G							
Provident Life and Accident Insurance Company	O							
	G							
The Prudential Assurance Company Limited	O					44,030	28,539	
	G	229,000					139,490	441,059
The Prudential Insurance Company of America	O	151,822	1,330	(3,911)		209,434	259,948	
	G	55,701	314				(2,065)	672,573
The Prudential Life Assurance Company of England (Canada)	O							
	G							
Reliable Life Insurance Company	O							
	G							
Royal Life Insurance Company of Canada	O						1,267	
	G							1,267
Seaboard Life Insurance Company	O					2,383	466	
	G	46,020						48,869
La Societe d'Assurance des Caisses PopulairesAcadiennes	O							
	G						11,017	11,017
The Solidarity Life Insurance Company	O							
	G							
The Sovereign Life Insurance Company	O	1,000		84		2,688	2,562	
	G							6,334
The Standard Life Assurance Company	O			37,064		59,418	94,174	
	G							190,656
The Standard Life Assurance Company of Canada	O							
	G							
Sun Alliance and London Assurance Company (Canada)	O					1,439	56	
	G							1,495
Sun Alliance and London Assurance Company Limited	O						3,599	
	G							3,599
Sun Life Assurance Company of Canada	O	485,486		29,954		214,114	513,957	
	G	157,736	25,000				4,674	1,430,921
Teachers Insurance and Annuity Association of America	O							
	G							
Toronto Mutual Life Insurance Company	O						141	
	G							141
Transamerica Life Insurance Company of Canada	O	99,336					829	
	G							100,165
Transamerica Occidental Life Insurance Company	O					8,761		
	G	12,418						21,179
The Travelers Insurance Company	O							
	G	884						884
Union of Canada LifeInsurance/ Union du Canada Assurance-Vie	O				669		102	
	G							771
UNUM Life Insurance Company	O						167	
	G							167
UNUM Life Insurance Company of America	O							
	G							

TABLE "C"

LIFE INSURANCE

1990

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Wawanesa Mutual Life	O					1,932	7,566	
Insurance Company	G							9,498
Westbury Canadian Life	O	200,616						
Insurance Company	G	26,512					32,149	259,277
The Western Life	O					972	134	
Assurance Company	G							1,106
Zurich Life & Health	O							
Insurance Company of Canada	G							
Zurich Life Insurance	O					926	512	
Company of Canada	G							1,438
TOTALS		**8,415,115**	**233,860**	**257,730**	**158,564**	**2,373,589**	**5,493,118**	**16,931,976**

TABLE "D"

PROPERTY INSURANCE

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty & Surety Company	19,000	6,000	31.58	13,000	13,000	100.00
Affiliated FM Insurance Company	12,000			12,000		
Allendale Mutual Insurance Company	2,000			9,000		
Allstate Insurance Company						
Allstate Insurance Company of Canada	70,000	8,000	11.43	2,000		
American Bankers Insurance Company of Florida	89,000	14,000	15.73	48,000	2,000	4.17
American Home Assurance Company	264,000	(32,000)	(12.12)	632,000	(333,000)	(52.69)
The American Road Insurance Company						
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company				14,000		
Arkwright Mutual Insurance Company	18,000			6,000		
AXA Home Insurance Company	49,000	(3,000)	(6.12)	27,000		
The Boiler Inspection and Insurance Company of Canada						
Canada Life Casualty Insurance Company	5,000	5,000	100.00	3,000		
Canadian General Insurance Company	160,000			157,000	195,000	124.20
Canadian Group Underwriters Insurance Company						
The Canadian Provincial Insurance Company	1,000			1,000		
The Canadian Surety Company	37,000	9,000	24.32	62,000	9,000	14.52
Chateau Insurance Company						
Chequers Insurance Company						
Chrysler Insurance Company						
Chubb Insurance Company of Canada	7,000			2,000		
CIGNA Insurance Company of Canada	19,000	(52,000)	(273.68)	15,000		
The Citadel General Assurance Company						
The Commerce Group Insurance Company	1,000					
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	1,233,000	517,000	41.93	1,263,000	762,000	60.33
Commercial Union Assurance Company plc						
Commonwealth Insurance Company	46,000			49,000		
Constitution Insurance Company of Canada	56,000	31,000	55.36	80,000	8,000	10.00
Continental Casualty Company	1,000			10,000		
The Continental Insurance Company	40,000	33,000	82.50	97,000	31,000	31.96
The Continental Insurance Company of Canada	551,000	257,000	46.64	340,000	23,000	6.76
Co-operators General Insurance Company	1,888,000	1,374,000	72.78	1,873,000	720,000	38.44
Coronation Insurance Company Limited						
Coseco Insurance Company	5,000	8,000	160.00	5,000		
CUMIS General Insurance Company	52,000	28,000	53.85	35,000	11,000	31.43
The Dominion of Canada General Insurance Company	1,602,000	875,000	54.62	1,690,000	1,128,000	66.75
The Dominion Insurance Corporation	240,000	5,000	2.08	2,000	1,000	50.00
Eaton Insurance Company						
Ecclesiastical Insurance Office plc	42,000			54,000		
Economical Mutual Insurance Company	337,000	292,000	86.65	312,000	79,000	25.32
Elite Insurance Company	13,000			14,000	(16,000)	(114.29)
Employers Insurance of Wausau A Mutual Company						
English & American Insurance Company Limited						
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	3,000	2,000	66.67	2,000	1,000	50.00
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Canada Insurance Company	18,000	7,000	38.89	8,000		
The General Accident Assurance Company of Canada	520,000	492,000	94.62	555,000	401,000	72.25
General Insurance Corporation of New Brunswick	51,000	102,000	200.00	53,000	22,000	41.51

TABLE "D"

PROPERTY INSURANCE

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Gerling Global General Insurance Company	38,000	3,000	7.89	37,000	10,000	27.03
Grain Insurance and Guarantee Company	13,000	(20,000)	(153.85)	24,000	20,000	83.33
Great American Insurance Company						
Guardian Insurance Company of Canada	636,000	248,000	38.99	651,000	188,000	28.88
The Halifax Insurance Company	16,000	22,000	137.50	13,000	20,000	153.85
Hanover Insurance Company	1,000	1,000	100.00	1,000		
Hartford Fire Insurance Company	22,000	(2,000)	(9.09)	12,000	4,000	33.33
Hartford Insurance Company of Canada						
Herald Insurance Company	1,000	1,000	100.00			
Highland Group Insurance Limited	80,482	2,500	3.11	78,073		
The Home Insurance Company	13,000	2,000	15.38	11,000	10,000	90.91
Insurance Company of North America						
The Insurance Corporation of Ireland Limited					(4,000)	
Jevco Insurance Company						
John Deere Insurance Company of Canada	41,000	10,000	24.39	37,000	7,000	18.92
Kansa General Insurance Company				(4,000)		
Kent General Insurance Corporation	60,000	153,000	255.00	49,000	80,000	163.27
Laurentian Casualty Company of Canada	351,000	702,000	200.00	4,000		
Laurentian General, Insurance Company Inc.	7,000			21,000	(11,000)	(52.38)
The Laurentian Shield Insurance Company				10,000		
Liberty Mutual Fire Insurance Company	2,000			1,000		
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London and Midland General Insurance Company	35,000	28,000	80.00	19,000	11,000	57.89
Longroup Insurance Company						
Lumbermens Mutual Casualty Company						
Lumbermen's Underwriting Alliance	64,000	1,000	1.56	26,000	6,000	23.08
Markel Insurance Company of Canada	25,000	64,000	256.00	119,000	101,000	84.87
Metropolitan General Insurance Company						
Metropolitan Insurance Company						
The Mortgage Insurance Company of Canada						
Motors Insurance Corporation	1,000			1,000		
NAC Reinsurance Corporation						
New Hampshire Insurance Company	12,000	(8,000)	(66.67)	34,000	76,000	223.53
New Rotterdam Insurance Company	12,000	4,000	33.33	5,000		
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	71,000	25,000	35.21	108,000		
Nova Scotia General Insurance Company	295,000	234,000	79.32	250,000	332,000	132.80
Old Republic Insurance Company	1,000			1,000		
Orion Insurance Company plc						
Pacific Employers Insurance Company (Discontinuing)		1,000		4,000	(1,000)	(25.00)
Pafco Insurance Company Limited	5,000					
Pafco International Insurance Company						
The Personal Insurance Company of Canada	16,000	4,000	25.00	15,000	(11,000)	(73.33)
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
Portage la Prairie Mutual Insurance Company	173,000	163,000	94.22	152,000	37,000	24.34
Prince Edward Island Mutual Fire Insurance Company	5,891,986	5,684,735	96.48	5,684,735	3,790,785	66.68

TABLE "D"

PROPERTY INSURANCE

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Progressive Casualty Insurance Company						
Protection Mutual Insurance Company	2,000			2,000	474,000	
Prudasco Assurance Company						
The Prudential of America General Insurance Company (Canada)	50,000	18,000	36.00	46,000	13,000	28.26
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	283,000	101,000	35.69	346,000	92,000	26.59
Reliance Insurance Company	6,000	2,000	33.33	4,000	2,000	50.00
Royal Insurance Company of Canada	1,142,000	1,349,000	118.13	1,113,000	238,000	21.38
Scottish & York Insurance Co. Limited	113,000	70,000	61.95	4,000	(2,000)	(50.00)
Seaboard Surety Company of Canada						
Security Insurance Company of Hartford						
Sentry Insurance A Mutual Company	2,000	(9,000)	(450.00)	3,000	14,000	466.67
Simcoe & Erie General Insurance Company	49,000	12,000	24.49	14,000	(1,000)	(7.14)
Skandia Group Insurance Company						
The Sovereign General Insurance Company	20,000	5,000	25.00	54,000		
St. Paul Fire and Marine Insurance Company	14,000	3,000	21.43	8,000		
Sun Alliance Insurance Company	846,000	508,000	60.05	733,000	420,000	57.30
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company	131,000	53,000	40.46	682,000	159,000	23.31
Traders General Insurance Company	72,000	29,000	40.28	71,000	190,000	267.61
Trafalgar Insurance Company of Canada	1,000			1,000		
Transamerica Insurance Company						
Transit Insurance Company	31,000	15,000	48.39	5,000	5,000	100.00
The Travelers Indemnity Company	21,000	9,000	42.86	13,000	5,000	38.46
Unifund Assurance Company	148,000	43,000	29.05	129,000	83,000	64.34
United States Fidelity and Guaranty Company	8,000			10,000	5,000	50.00
United States Fire Insurance Company	11,000	5,000	45.45	5,000	10,000	200.00
USF & G Insurance Company of Canada				28,000	7,000	25.00
Utica Mutual Insurance Company				2,000	(4,000)	(200.00)
Voyageur Insurance Company	4,000	2,000	50.00	3,000	5,000	166.67
The Wawanesa Mutual Insurance Company	420,000	344,000	81.90	349,000	253,000	72.49
Wellington Insurance Company	839,000	798,000	95.11	787,000	1,979,000	251.46
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Indemnity Company of Canada	10,000	10,000	100.00	8,000	7,000	87.50
Zurich Insurance Company	234,000	69,000	29.49	244,000	13,000	5.33
TOTALS	**19,791,468**	**14,737,235**	**74.46**	**19,472,808**	**11,689,785**	**60.03**

TABLE "E"

AUTOMOBILE INSURANCE

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty & Surety Company					2,000	
Allstate Insurance Company						
Allstate Insurance Company of Canada	149,000	235,000	157.72	129,000	195,000	151.16
American Home Assurance Company	(2,000)					
The American Road Insurance Company	40,000			30,000		
Argonaut Insurance Company						
AXA Home Insurance Company	25,000	71,000	284.00	109,000	116,000	106.42
Canada Life Casualty Insurance Company	9,000	67,000	744.44	3,000	1,000	33.33
Canadian General Insurance Company	561,000	421,000	75.04	390,000	362,000	92.82
Canadian Group Underwriters Insurance Company						
The Canadian Provincial Insurance Company	6,000	18,000	300.00	4,000	4,000	100.00
The Canadian Surety Company	17,000	24,000	141.18	14,000	(5,000)	(35.71)
Chateau Insurance Company				(1,000)		
Chequers Insurance Company						
Chrysler Insurance Company	25,000	57,000	228.00	26,000	1,000	3.85
Chubb Insurance Company of Canada						
CIGNA Insurance Company of Canada	2,000	1,000	50.00	8,000		
The Citadel General Assurance Company					(4,000)	
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	3,161,000	1,836,000	58.08	3,105,000	1,983,000	63.86
Commonwealth Insurance Company						
Constitution Insurance Company of Canada						
Continental Casualty Company						
The Continental Insurance Company	29,000	(3,000)	(10.34)	20,000	366,000	1,830.00
The Continental Insurance Company of Canada	148,000	237,000	160.14	100,000	49,000	49.00
Co-operators General Insurance Company	7,475,000	9,143,000	122.31	7,015,000	6,634,000	94.57
Coronation Insurance Company Limited						
Coseco Insurance Company	16,000	(14,000)	(87.50)	8,000	13,000	162.50
CUMIS General Insurance Company	1,000			1,000		
The Dominion of Canada General Insurance Company	3,942,000	3,040,000	77.12	3,737,000	4,914,000	131.50
The Dominion Insurance Corporation		1,000				
Eaton Insurance Company						
Ecclesiastical Insurance Office plc						
Economical Mutual Insurance Company	1,074,000	999,000	93.02	985,000	1,796,000	182.34
Elite Insurance Company						
Employers Insurance of Wausau A Mutual Company						
Federal Insurance Company				1,000		
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	1,000	1,000	100.00	1,000		
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Canada Insurance Company						
The General Accident Assurance Company of Canada	2,655,000	2,665,000	100.38	2,244,000	1,689,000	75.27
General Insurance Corporation of New Brunswick	156,000	132,000	84.62	114,000	110,000	96.49
Great American Insurance Company						
Guardian Insurance Company of Canada	1,721,000	1,562,000	90.76	1,532,000	1,655,000	108.03
The Halifax Insurance Company		8,000			36,000	
Hartford Fire Insurance Company		(1,000)			1,000	
Hartford Insurance Company of Canada						
Herald Insurance Company						
Highland Group Insurance Limited						
The Home Insurance Company		(14,000)		22,000	121,000	550.00

TABLE "E"

AUTOMOBILE INSURANCE

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Insurance Company of North America						
The Insurance Corporation of Ireland Limited					3,000	
Jevco Insurance Company						
John Deere Insurance Company of Canada						
Kansa General Insurance Company						
Kent General Insurance Corporation	691,000	998,000	144.43	578,000	484,000	83.74
Laurentian Casualty Company of Canada						
Laurentian General, Insurance Company Inc.	648,000	2,399,000	370.22	5,000	4,000	80.00
The Laurentian Shield Insurance Company						
Liberty Mutual Fire Insurance Company	21,000	9,000	42.86	18,000	(10,000)	(55.56)
Liberty Mutual Insurance Company	(6,000)			(1,000)	17,000	(1,700.00)
The London Assurance (Discontinuing)						
London and Midland General Insurance Company						
Longroup Insurance Company						
Lumbermens Mutual Casualty Company	(1,000)	(143,000)	14,300.00		143,000	
Markel Insurance Company of Canada	272,000	907,000	333.46	963,000	1,484,000	154.10
Metropolitan General Insurance Company						
Metropolitan Insurance Company						
Motors Insurance Corporation	105,000	(3,000)	(2.86)	114,000	19,000	16.67
NAC Reinsurance Corporation						
New Hampshire Insurance Company						
New Rotterdam Insurance Company						
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	572,000	837,000	146.33	626,000	853,000	136.26
Nova Scotia General Insurance Company	470,000	437,000	92.98	411,000	402,000	97.81
Old Republic Insurance Company	65,000	10,000	15.38	12,000		
Orion Insurance Company plc						
Pacific Employers Insurance Company (Discontinuing)		1,000				
Pafco Insurance Company Limited						
Pafco International Insurance Company						
The Personal Insurance Company of Canada	108,000	109,000	100.93	79,000	64,000	81.01
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
Portage la Prairie Mutual Insurance Company	879,000	955,000	108.65	769,000	639,000	83.09
Progressive Casualty Insurance Company						
Prudasco Assurance Company						
The Prudential of America General Insurance Company (Canada)	208,000	265,000	127.40	168,000	114,000	67.86
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	586,000	523,000	89.25	556,000	385,000	69.24
Reliance Insurance Company						
Royal Insurance Company of Canada	1,493,000	1,502,000	100.60	4,233,000	1,326,000	31.33
Scottish & York Insurance Co. Limited	95,000	192,000	202.11	93,000	32,000	34.41
Security Insurance Company of Hartford						
Sentry Insurance A Mutual Company	15,000	1,000	6.67			
Simcoe & Erie General Insurance Company	12,000	4,000	33.33	2,000		

TABLE "E"

AUTOMOBILE INSURANCE

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Skandia Insurance Company						
The Sovereign General Insurance Company	13,000	7,000	53.85	14,000	1,000	7.14
St. Paul Fire and Marine Insurance Company						
Sun Alliance Insurance Company	844,000	746,000	88.39	731,000	668,000	91.38
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company	460,000	345,000	75.00	767,000	327,000	42.63
Traders General Insurance Company	256,000	191,000	74.61	178,000	474,000	266.29
Trafalgar Insurance Company of Canada	2,000	8,000	400.00	2,000	1,000	50.00
Transamerica Insurance Company						
Transit Insurance Company	123,000	177,000	143.90	19,000	13,000	68.42
Transport Insurance Company					(1,000)	
The Travelers Indemnity Company				17,000		
Underwriters Insurance Company						
Unifund Assurance Company	764,000	669,000	87.57	622,000	613,000	98.55
United States Fidelity and Guaranty Company						
United States Fire Insurance Company						
USF & G Insurance Company of Canada				4,000	1,000	25.00
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	2,297,000	2,534,000	110.32	1,687,000	1,636,000	96.98
Wellington Insurance Company	1,525,000	1,146,000	75.15	1,358,000	1,095,000	80.63
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Indemnity Company of Canada	(2,000)	(1,000)	50.00	2,000	(5,000)	(250.00)
Zurich Insurance Company	111,000	26,000	23.42	45,000	8,000	17.78
TOTALS	**33,839,000**	**35,335,000**	**104.42**	**33,669,000**	**30,829,000**	**91.56**

TABLE "F"

ACCIDENT AND SICKNESS INSURANCE

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Abbey Life Insurance Company of Canada	6,051			6,175		
ACTRA Fraternal Benefit Society	5,857	2,108	35.99	2,371		
Aetna Casualty & Surety Company						
Aetna Life Insurance Company		2,634			1,766	
Aetna Life Insurance Company of Canada	145,957	210,566	144.27	125,557	193,674	154.25
Alexander Hamilton Life Insurance Company of America	122,090	68,282	55.93	80,815	79,003	97.76
Allstate Insurance Company						
Allstate Insurance Company of Canada	29,000			24,000		
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	33,947	26,569	78.27	34,723	(17,498)	(50.39)
American Bankers Insurance Company of Florida	13,000	3,000	23.08	11,000	3,000	27.27
American Bankers Life Assurance Company of Florida	353	566	160.34	253	323	127.67
American Home Assurance Company		(1,000)		2,000	(21,000)	
American Income Life Insurance Company						
American Life Insurance Company	18,105	9,880		9,604	18,119	188.66
AMEX Life Assurance Company	17	5	29.41	15	6	40.00
Argonaut Insurance Company						
Assumption Mutual Life Insurance Company	3,615			26,586		
Avemco Insurance Company						
Balboa Life Insurance Company						
Bankers Life & Casualty Company						
Blue Cross of Atlantic Canada	9,687,787	8,854,911	91.40	8,930,579	8,018,000	89.78
Blue Cross Life Insurance Company of Canada	394,495	177,718	45.05	386,634	166,622	43.10
The British Aviation and Insurance Company Limited						
The Canada Life Assurance Company	1,409,788	1,106,998	78.52	658,202	580,539	88.20
Canadian General Insurance Company						
Canadian Group Underwriters Insurance Company						
The Canadian Surety Company						
Chateau Insurance Company						
Chrysler Insurance Company						
Chrysler Life Insurance Company of Canada	(303)	(66)	21.78		(181)	
Chubb Insurance Company of Canada						
CIGNA Insurance Company of Canada					215,954	
CIGNA Life Insurance Company of Canada	5,929	6,434	108.52			
The Citadel General Assurance Company	524,000	899,000	171.56	472,000	144,000	30.51
The Citadel Life Assurance Company	71,286	36,648	51.41	30,242	13,189	43.61
Colonia Life Insurance Company						
Combined Insurance Company of America	630,855	201,814	31.99	582,480	239,749	41.16
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada				1,000		
Commercial Travelers Mutual Insurance Company	1,588	(1,695)	(106.74)	1,627	5,902	362.75
Commercial Union Assurance Company of Canada	1,000			2,000	2,000	100.00
Commercial Union Life Assurance Company of Canada	50,374	7,503	14.89	33,110	2,480	7.49
Commonwealth Insurance Company						
Confederation Life Insurance Company	3,666,098	362,652	9.89	2,418,622	337,264	13.94
Connecticut General Life Insurance Company	10,094	5,236	51.87	8,791	1,278	14.54
Constellation Assurance Company	225,979	72,122	31.92	313,650	214,107	68.26
Constitution Insurance Company of Canada						
Continental Assurance Company						
Continental Casualty Company						
The Continental Insurance Company						
The Continental Insurance Company of Canada						
Co-operants, Mutual Life Insurance Society	9,459					
Co-operators General Insurance Company	35,000	48,000	137.14	50,000	32,000	64.00
Co-operators Life Insurance Company	259,157	198,786	76.70	220,281	148,849	67.57
Coronation Insurance Company Limited						

TABLE "F"

ACCIDENT AND SICKNESS INSURANCE

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Credit Life Insurance Company						
Crown Life Insurance Company	315,790	290,958	92.14	203,736	126,403	62.04
CUMIS General Insurance Company	8,000	2,000	25.00	10,000	1,000	10.00
CUMIS Life Insurance Company	483,991	248,640	51.37	432,403	122,880	28.42
The Dominion of Canada General Insurance Company						
The Dominion Insurance Corporation						
Eaton Insurance Company						
Economical Mutual Insurance Company	2,000			4,000		
Elite Insurance Company						
The Empire Life Insurance Company	20,590	11,449	55.60	18,283	10,408	56.93
Employers Insurance of Wausau A Mutual Company						
Equitable Life Insurance Company of Canada	14,240	9,552	67.08	11,934	11,946	100.10
Financial Life Assurance Company of Canada	55					
First North American Insurance Company	20,229	6,006	29.69	11,881	(561)	(4.72)
Ford Life Insurance Company	37,468	7,208	19.24	480	3,054	636.25
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Canada Insurance Company						
The General Accident Assurance Company of Canada						
General American Life Insurance Company	524	219	41.79			
Gerling Global Life Insurance Company						
Glacier National Life Assurance Company	19	10	52.63	28	7	25.00
Globe Life Insurance Company						
The Grand Orange Lodge of British America-Benefit Fund						
Great American Insurance Company						
The Great-West Life Assurance Company	674	520	77.15	637,101	486,885	76.42
Guardian Insurance Company of Canada	32,000	1,000	3.13	35,000		
The Halifax Insurance Company						
Hartford Fire Insurance Company						
Hartford Insurance Company of Canada						
Herald Insurance Company						
The Home Insurance Company						
The Imperial Life Assurance Company of Canada	198,435	162,904	82.09	171,306	116,026	67.73
Industrial-Alliance Life Insurance Company	23,204	25,169	108.47	32,327		
Insurance Company of North America						
John Alden Life Insurance Company						
John Deere Insurance Company of Canada						
John Hancock Mutual Life Insurance Company	34			25		
Knights of Columbus						
Laurentian Casualty Company of Canada						
Laurentian General, Insurance Company Inc.						
Laurentian Life Insurance Company of Canada	37,549	10,175	27.10	40,143	2,120	5.28
The Laurentian Life Insurance Company Inc.	173,260	136,729	78.92	148,326		
The Laurentian Shield Insurance Company						
Laurier Life Insurance Company	428	24	5.61	295	40	13.56
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company						
Life Insurance Company of North America	111	3	2.70	147	188	127.89
Life Investors Insurance Company of America	27	5	18.52	20	2	10.00

ACCIDENT AND SICKNESS INSURANCE

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The London Assurance (Discontinuing)						
London Life Insurance Company	149,182	269,513	180.66	233,063	400,376	171.79
London and Midland General Insurance Company	228,000	89,000	39.04	133,000	85,000	63.91
Longroup Insurance Company						
Lumbermens Mutual Casualty Company						
The Manufacturers Life Insurance Company	177,040	157,638	89.04	191,174	185,127	96.84
The Maritime Life Assurance Company	1,098,990	845,444	76.93	975,964	717,861	73.55
Markel Insurance Company of Canada						
Massachusetts Indemnity & Life Insurance Company				23,840		
Metropolitan General Insurance Company						
Metropolitan Life Insurance Company	124,200	144,347	116.22	111,912	123,001	109.91
Metropolitan Life Insurance Company of Canada						
MIC Life Insurance Corporation						
The Mutual Life Assurance Company of Canada	1,192,488	1,171,194	98.21	991,476	1,149,471	115.94
Mutual of Omaha Insurance Company	777,868	382,844	49.22	641,969	267,888	41.73
NAC Reinsurance Corporation						
NN Life Insurance Company of Canada	1,823			230		
National Fidelity Life Insurance Company	2,684	(384)	(14.31)	5,294		
The National Life Assurance Company of Canada	128,145	161,369	125.93	42,503	186,323	438.38
New Hampshire Insurance Company						
New York Life Insurance Company	1,012	11,664	1,152.57			
New York Life Insurance Company of Canada		669				
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	3,000	12,000	400.00	4,000	4,000	100.00
North American Life Assurance Company	21,632	67,802	313.43	12,112	67,434	556.75
North American Life and Casualty Company						
The North West Life Assurance Company of Canada						
Old Republic Insurance Company						
Old Republic Life Insurance Company						
The Order of United Commercial Travelers of America	3,989			2,278		
Pacific Employers Insurance Company (Discontinuing)						
Pafco Insurance Company Limited						
Pafco International Insurance Company				3,000	20,000	666.67
The Paul Revere Life Insurance Company	126,778	(328,527)	(259.14)	100,069	163,904	163.79
Pennsylvania Life Insurance Company	132,627	(17,302)	(13.05)	180,657	133,723	74.02
The Personal Insurance Company of Canada						
Phoenix Assurance Public Limited Company						
Pioneer Life Assurance Company				984		
Provident Life and Accident Insurance Company		1,050			676	
Prudasco Assurance Company						
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	6,513			7,369		
The Prudential Insurance Company of America	613,366	438,340	71.46	550,402	764,738	138.94
The Prudential Life Assurance Company of England (Canada)						
Reliable Life Insurance Company	57,539	24,814	43.13	84,447	18,723	22.17
Reliance Insurance Company						
Royal Insurance Company of Canada	1,000			1,000		
Safeguard Life Assurance Company				11,129		

TABLE "F"

ACCIDENT AND SICKNESS INSURANCE

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Scottish & York Insurance Co. Limited						
Seaboard Life Insurance Company	400,791	108,895	27.17	354,120	69,666	19.67
Security Insurance Company of Hartford						
The Solidarity Life Insurance Company						
The Sovereign General Insurance Company	12,000	11,000	91.67	7,000		
The Sovereign Life Insurance Company	23,059	3,094	13.42			
St. Paul Fire and Marine Insurance Company						
The Standard Life Assurance Company	31,031	21,618	69.67			
Sun Alliance Insurance Company						
Sun Life Assurance Company of Canada	1,934,949	2,913,276	150.56	1,583,895	3,078,308	194.35
Teachers Insurance and Annuity Association of America						
The Tokio Marine & Fire Insurance Company Limited				354,120	69,666	19.67
Toronto General Insurance Company						
Traders General Insurance Company						
Transamerica Life Insurance Company of Canada						
Transamerica Occidental Life Insurance Company	(497)	40,238		5,420	36,393	671.46
Transport Insurance Company						
The Travelers Indemnity Company						
The Travelers Insurance Company	4,709	6,680	141.86	4,047	8,009	197.90
Unifund Assurance Company						
Union of Canada Life Insurance/Union du Canada Assurance-Vie	8,412					
United States Fidelity and Guaranty Company						
United States Fire Insurance Company						
UNUM Life Insurance Company	75,313	16,526	21.94	5,688		
UNUM Life Insurance Company of America	230					
Utica Mutual Insurance Company						
Voyageur Insurance Company	154,000	15,000	9.74			
The Wawanesa Mutual Life Insurance Company						
Wellington Insurance Company						
Westbury Canadian Life Insurance Company	240,866	327,672	136.04	260,662	209,545	80.39
The Western Life Assurance Company						
Zurich Indemnity Company of Canada	2,000	1,000	50.00	10,000	14,000	140.00
Zurich Insurance Company						
Zurich Life & Health Insurance Company of Canada	55,364	38,081	68.78	32,588	34,978	107.33
Zurich Life Insurance Company of Canada	1,018	246	24.17	36,745	26,417	71.89
TOTALS	**26,520,327**	**20,146,043**	**75.96**	**23,151,909**	**19,094,770**	**82.48**

TABLE "G"

ALL CLASSES OF INSURANCE

(Excepting Life, Property, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty & Surety Company	8,000			1,000		
Affiliated FM Insurance Company						
Allendale Mutual Insurance Company	1,000			1,000		
Allstate Insurance Company						
Allstate Insurance Company of Canada						
Alta Surety Company	10,000					
American Bankers Insurance Company of Florida						
American Home Assurance Company	556,000	42,000	7.55	667,000	612,000	91.75
The American Road Insurance Company						
Argonaut Insurance Company						
Arkwright Mutual Insurance Company	3,000			2,000		
Avemco Insurance Company	16,000	8,000	50.00	11,000		
AXA Home Insurance Company	10,000	(1,000)	(10.00)	6,000		
The Boiler Inspection and Insurance Company of Canada	48,000	11,000	22.92	61,000	9,000	14.75
The British Aviation and Insurance Company Limited	14,000			17,000		
Canada Life Casualty Insurance Company						
Canadian General Insurance Company	59,000	38,000	64.41	62,000	52,000	83.87
Canadian Group Underwriters Insurance Company						
Canadian Lawyers Insurance Association	182,000	233,000	128.02	170,000	125,000	73.53
The Canadian Provincial Insurance Company	168,000	65,000	38.69	173,000	33,000	19.08
The Canadian Surety Company	135,000	6,000	4.44	159,000	(3,000)	(1.89)
Chateau Insurance Company						
Chequers Insurance Company	15,000	3,000	20.00			
Chicago Title Insurance Company				1,000		
Chrysler Insurance Company						
Chubb Insurance Company of Canada	11,000	9,000	81.82	13,000	3,000	23.08
CIGNA Insurance Company of Canada	43,000	22,000	51.16	52,000		
The Citadel General Assurance Company		32,000		7,000		
The Commerce Group Insurance Company					168,000	
Commerce and Industry Insurance Company of Canada				6,000		
Commercial Union Assurance Company plc						
Commercial Union Assurance Company of Canada	398,000	154,000	38.69	335,000	177,000	52.84
Commonwealth Insurance Company	61,000	(75,000)	(122.95)	76,000	254,000	334.21
Constitution Insurance Company of Canada	19,000	21,000	110.53	20,000	116,000	580.00
Continental Casualty Company	1,000			10,000	(3,000)	(30.00)
The Continental Insurance Company	6,000	16,000	266.67	36,000	(6,000)	(16.67)
The Continental Insurance Company of Canada	76,000	75,000	98.68	29,000	10,000	34.48
Co-operators General Insurance Company	424,000	302,000	71.23	364,000	214,000	58.79
Coronation Insurance Company Limited	62,000	1,000	1.61	38,000	1,000	2.63
Coseco Insurance Company						
CUMIS General Insurance Company	37,000	4,000	10.81	37,000		
The Dominion of Canada General Insurance Company	134,000	645,000	481.34	230,000	22,000	9.57
The Dominion Insurance Corporation	10,000	1,000	10.00	1,000		
Eagle Star Insurance Company Limited	2,000	(2,000)	(100.00)	2,000	1,000	50.00
Eaton Insurance Company						
Ecclesiastical Insurance Office plc	6,000	2,000	33.33	6,000	2,000	33.33
Economical Mutual Insurance Company	54,000	5,000	9.26	48,000		
Elite Insurance Company	2,000			3,000	41,000	1,366.67
Employers Insurance of Wausau A Mutual Company						
Employers Reinsurance Corporation	51,000			60,000	22,000	36.67
English & American Insurance Company Limited						

TABLE "G"

ALL CLASSES OF INSURANCE

(Excepting Life, Property, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	1,000			1,000		
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Canada Insurance Company	18,000	(20,000)	(111.11)	17,000	18,000	105.88
The General Accident Assurance Company of Canada	98,000	82,000	83.67	90,000	(23,000)	(25.56)
General Insurance Corporation of New Brunswick	18,000	10,000	55.56	17,000	9,000	52.94
Gerling Global General Insurance Company	2,000					
Grain Insurance and Guarantee Company	27,000	3,000	11.11	27,000		
Great American Insurance Company						
The Guarantee Company of North America	86,000	(76,000)	(88.37)	111,000	149,000	134.23
Guardian Insurance Company of Canada	596,000	21,000	3.52	616,000	1,480,000	240.26
The Halifax Insurance Company	6,000	43,000	716.67	6,000	2,000	33.33
Hartford Fire Insurance Company	5,000					
Hartford Insurance Company of Canada						
Herald Insurance Company						
The Home Insurance Company	5,000			3,000		
Insurance Company of North America						
The Insurance Corporation of Ireland Limited						
Jevco Insurance Company						
John Deere Insurance Company of Canada						
Kansa General Insurance Company		(101,000)		2,000	39,000	1,950.00
Kent General Insurance Corporation	5,000	5,000	100.00	4,000	1,000	25.00
Laurentian Casualty Company of Canada				1,000		
Laurentian General, Insurance Company Inc.	2,000	5,000	250.00	10,000		
The Laurentian Shield Insurance Company	1,000			2,000		
Liberty Mutual Fire Insurance Company		2,000		2,000		
Liberty Mutual Insurance Company				5,000		
The London Assurance Company (Discontinuing)						
London and Midland General Insurance Company						
Longroup Insurance Company						
Lumbermens Mutual Casualty Company	1,000			2,000	(3,000)	(150.00)
Lumbermen's Underwriting Alliance						
Markel Insurance Company of Canada				10,000		
Metropolitan General Insurance Company						
Metropolitan Insurance Company	6,000	2,000	33.33	(118,000)	1,000	(0.85)
Metropolitan Life Insurance Company						
The Mortgage Insurance Company of Canada	186,000	5,000	2.69	269,000	(6,000)	(2.23)
Motors Insurance Corporation	34,000	21,000	61.76	33,000	19,000	57.58
NAC Reinsurance Corporation						
New Hampshire Insurance Company	(9,000)	(132,000)	1,466.67	76,000	125,000	164.47
New Rotterdam Insurance Company	15,000	(9,000)	(60.00)	17,000	16,000	94.12
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	8,000	(11,000)	(137.50)	5,000	(5,000)	(100.00)
Nova Scotia General Insurance Company						
Old Republic Insurance Company						
Orion Insurance Company plc						

ALL CLASSES OF INSURANCE

(Excepting Life, Property, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Pacific Employers Insurance Company (Discontinuing)		(8,000)				
Pafco Insurance Company Limited	1,000					
Pafco International Insurance Company						
The Personal Insurance Company of Canada						
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
Portage la Prairie Mutual Insurance Company	11,000	(2,000)	(18.18)	9,000	17,000	188.89
Progressive Casualty Insurance Company						
Protection Mutual Insurance Company	1,000					
Prudasco Assurance Company						
The Prudential of America General Insurance Company (Canada)						
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	85,000	71,000	83.53	133,000	16,000	12.03
The Prudential Insurance Company of America						
Reliance Insurance Company	2,000	18,000	900.00	53,000	27,000	50.94
Royal Insurance Company of Canada	493,000	276,000	55.98	1,588,000	326,000	20.53
Scottish & York Insurance Co. Limited	460,000	1,112,000	241.74	47,000	21,000	44.68
Seaboard Surety Company						
Seaboard Surety Company of Canada	3,000	1,000	33.33			
Security Insurance Company of Hartford		2,000				
Sentry Insurance A Mutual Company						
Simcoe & Erie General Insurance Company	192,000	142,000	73.96	184,000	(56,000)	(30.43)
Skandia Insurance Company						
The Sovereign General Insurance Company	18,000	(3,000)	(16.67)	22,000	9,000	40.91
St. Paul Fire and Marine Insurance Company	3,000	(5,000)	(166.67)	4,000		
Stewart Title Guaranty Company						
Sun Alliance Insurance Company	212,000	44,000	20.75	162,000	49,000	30.25
Sun Life Assurance Company of Canada						
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company	48,000	31,000	64.58	184,000	36,000	19.57
Traders General Insurance Company	27,000	17,000	62.96	28,000	51,000	182.14
Trade Indemnity plc						
Trafalgar Insurance Company of Canada	63,000	24,000	38.10	65,000	12,000	18.46
Transamerica Insurance Company	6,000					
Transit Insurance Company	2,000					
Transport Insurance Company						
Travelers Indemnity Company	1,000			4,000		
Underwriters Insurance Company						
Unifund Assurance Company						
United States Fidelity and Guaranty Company				3,000		
United States Fire Insurance Company		2,000		1,000	1,000	100.00
USF & G Insurance Company of Canada				6,000	14,000	233.33
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	41,000			32,000	53,000	165.63
Wellington Insurance Company	126,000	(12,000)	(9.52)	145,000	31,000	21.38
Western Surety Company						

TABLE "G"

ALL CLASSES OF INSURANCE

(Excepting Life, Property, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1990			1989		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Indemnity Company of Canada	1,000				54,000	
Zurich Insurance Company	120,000	27,000	22.50	98,000	46,000	46.94
TOTALS	**5,649,000**	**3,204,000**	**56.72**	**6,680,000**	**4,379,000**	**65.55**

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE AGENTS
PROVINCE OF PRINCE EDWARD ISLAND

Charlottetown
Prince Edward Island
December 31, 1990

Certificates of Authority under Section 367 of the Insurance Act in force and expiring May 31, 1991, are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, and (4) S - Accident and Sickness. The name of the Company for which each is authorized to transact business is also shown.)

ADAMS, Kevin S.	Kensington R.R. #2	Mutual of Omaha Insurance Company (Terminated)	LS
AITKEN, David	Lower Montague	Sun Alliance and London Assurance Company Limited	L
		Glen MacKinnon & Son Ltd.	FAS
ALLEN, Carole	Murray River	Glen MacKinnon & Son Ltd.	FAS
ARSENAULT, Alan J.R.	Wellington	The Imperial Life Assurance Company of Canada (Terminated)	LS
ARSENAULT, Angela	Charlottetown	Co-operators General Insurance Company	FA
ARSENAULT, Denise	Miscouche	Combined Insurance Company of America (Terminated)	S
ARSENAULT, Edward	St. Eleanors	The Canada Life Assurance Company	LS
ARSENAULT, Gerald R.	Wellington Station R.R. #1	The Imperial Life Assurance Company of Canada	LS
ARSENAULT, Lori	Charlottetown	Staples Quality Travel (Restricted)	Travel
ARSENAULT, Tracey M.	Charlottetown	Staples Quality Travel (Restricted)	Travel
ARSENAULT, Roger J.	Wellington	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
ATKINSON, Earle N.	Summerside	The Great-West Life Assurance Company	L
BAGLOLE, Allen W.	Charlottetown	The Prudential Insurance Company of America	LS
		Prudential of America General Insurance Company (Canada)	FA
BANKS, Thomas L.	Summerside	The Prudential Insurance Company of America	LS
		Prudential of America General Insurance Co. (Canada)	FA
BARBOUR, Hilton	Alberton	E. M. Nicholson Insurance Ltd.	FA
BARLOW, Audrey	Cornwall	H. L. Sear Insurance Ltd.	FA
BEAIRSTO, W. Boyd Jr.	Kensington	Sun Alliance Insurance	
		W. Boyd Beairsto Inc.	FAS
BELLAMY, Judith Ann	Charlottetown	The Mutual Life Assurance Company of Canada	LS
BJORNDAL, Kerry Alan	Charlottetown	The Prudential Insurance Company of America (Terminated)	LS
BLANCHARD, Gordon J.	Charlottetown	H. L. Sear Insurance Ltd.	FA
BOLGER, Heather Lewis	Charlottetown	Commercial Union	S
BOYLE, Linda M.	Winsloe	The Great-West Life Assurance Company	LS
BRUCE, Brent D.	Charlottetown	The Canada Life Assurance Company	LS
BUELL, Carolyn E.	Kensington	The Great-West Life Assurance Company	LS
BURNS, Robert M.	Cornwall	The Canada Life Assurance Company (Terminated)	LS
CALLAGHAN, Louis	Cardigan	Hyndman and Company, Limited	LS
CAMPBELL, George	Kensington	Mutual of Omaha Insurance Company	LS
CAMPBELL, Jeff	Cornwall R.R. #4	Massachusetts Indemnity and Life Insurance Company	LS
CAMPBELL, Marjorie	Montague	Prince Edward Island Mutual Fire Insurance Company	F
CARR, Darke	Charlottetown	H. Bennett Carr Insurance Ltd.	FAS
CARR, H. Bennett	Charlottetown	Sun Life Assurance Company of Canada	LS
		H. Bennett Carr Insurance Ltd.	FA
CARR, M. Jean	West Royalty	H. Bennett Carr Insurance Ltd.	FA
CHEVERIE, Winston L.	Charlottetown	The Great-West Life Assurance Company	LS
CHEW, Sebestian	East Royalty	Mutual of Omaha Insurance Company (Terminated)	LS
CLAIR, Thomas Roger	Charlottetown	Massachusetts Indemnity and Life Insurance Company	L
CLARK, Brian	Cornwall RR	Don L. Clark Inc.	FA
CLARK, Don L.	Kensington	Don L. Clark Inc.	FA

CLARK, Walter	Kensington	Don L. Clark Inc.	FA
CLARKE, Blair N.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
CLARKE, John Michael	Millview	Royal Life Insurance Company of Canada	L
		Sun Alliance and London Assurance Company Limited	L
		Royal Insurance	FAS
COFFIN, John Ross	Fortune Bridge	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
COFFIN, Verna	Charlottetown	Bennett Carr Insurance Ltd.	FA
COLES, Daniel E.	Winsloe R.R. #1	The Imperial Life Assurance Company of Canada	LS
COMPTON, George H.	Belfast R.R. #1	Hyndman and Company, Limited	FA
		Cooper Insurance Ltd.	LS
CONNOLLY, Stephen B.	Charlottetown	Sun Life Assurance Company of Canada	LS
COOKE, Charles C.	Sherwood	Charlie Cooke Insurance Agency Ltd.	FAS
		Transamerica Occidental Life Insurance Company	L
COOKE, Gordon S.	Sherwood	Charlie Cooke Insurance Agency Ltd.	FA
COOKE, Jeff	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FAS
COOKE, Shelly	Sherwood	Charlie Cooke Insurance Agency Ltd.	FAS
COOPER, Walter Cyril	Charlottetown	Cooper Insurance Ltd.	LS
CRAIG, Blake L.E.	Summerside	Economical Mutual Insurance Company	FA
		Sun Alliance and London Assurance Company Limited	L
		Sun Alliance Insurance Company	S
CRAIG, Dale D.	Summerside	Sun Alliance and London Assurance Company Limited	L
		Sun Alliance Insurance Company	S
CRANE, Marie	Mt. Stewart R.R. #5	Hyndman and Company, Limited	FAS
CURLEY, Kevin G.	Sherwood	The Maritime Life Assurance Company	L
		AXA Home Insurance Company	FAS
CURRIE, Winston W.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
DAY, Audrey	St. Eleanors	W. D. Young Ltd.	FAS
DAY, Ivan	St. Eleanors	W. D. Young Ltd.	FAS
		Sun Alliance and London Assurance Company Limited	L
DENNIS, Barry L.	Winsloe	The Mutual Life Assurance Company of Canada	LS
DEVINE, James E.	Charlottetown	The Great-West Life Assurance Company	L
DICKISON, Thomas A.	Mount Stewart R.R. #1	Sun Life Assurance Company of Canada	LS
DICKSON, Alan G.	Charlottetown	The Citadel Life Assurance Company	LS
DILLON, Trudy	Summerside	E. M. Nicholson Insurance Ltd.	FA
DIXON, Garth E.	Charlottetown	Colonia Life Insurance Company	LS
DOUGAY, Lawson J.	Borden RR	The Standard Life Assurance Company	LS
DOUGAY, Nelson J.	Cornwall	The Imperial Life Assurance Company of Canada	LS
DOUGHART, Ian F.	Summerside	The Wawanesa Mutual Life Insurance Company	LS
DOWNE, Micheline	St. Peters	S. A. Fraser Ltd.	FA
DRANE, Joseph Daniel	Kinross	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
DRISCOLL, Wilfred J.	Charlottetown	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
DUFFY, John J.	Charlottetown	Blue Cross Life Insurance Company of Canada	L
DUFFY, Terry G.	Charlottetown	Mutual of Omaha Insurance Company (Terminated)	LS
DUGGAN, James D.	Kensington R.R. #2	Hyndman and Company, Limited	LFAS
DYMENT, K. Earle	Summerside	The Imperial Life Assurance Company of Canada	LS
ELDERSHAW, Kirby	Cornwall	Combined Insurance Company of America	S
ELLIS, Wallace C.	Alberton	The Mutual Life Assurance Company of Canada	LS
ESSERY, Huguette M.	Alberton RR#2	The Mutual Life Assurance Company of Canada (Terminated)	LS
FENTON, Norman A.	Summerside	Zurich Life Insurance Company of Canada	LS
FENTON, Rachel	Summerside	NN Life Insurance Company of Canada	L
FITZPATRICK, Margaret	Charlottetown	Co-operators General Insurance Company	FA
FOLEY, Deborah	Summerside	Combined Insurance Company of America	S
FRAHAR, George J.	Cornwall	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA

FULL, Dorothy	Charlottetown	Hyndman and Company, Limited	FAS
FULL, Gordon S.	Charlottetown	Hyndman and Company, Limited	FAS
GALLANT, Brent	Summerside	The Canada Life Assurance Company	LS
GALLANT, Michael	Alberton R.R.#1	The Mutual Life Assurance Company of Canada	LS
GALLANT, Valerie	Marshfield	Charlie Cooke Insurance Agency Ltd.	FAS
GARVEY, Marilyn G.	Charlottetown R.R. #5	Norwich Union Life Insurance Society	LS
GARVEY, Thomas P.	Charlottetown R.R. #5	Norwich Union Life Insurance Society	LS
GAUDET, Carol	Charlottetown	Wellington Insurance Company	FAS
GAUDET, James J.	Charlottetown	Sun Life Assurance Company of Canada	LS
GILLESPIE, Marvyn R.	Charlottetown	Mutual of Omaha Insurance Company	LS
GORDON, Anita F.	Cardigan R.R. #6	Hyndman and Company, Limited	FAS
GORRILL, Keith R.	O'Leary R.R. #2	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
GRADY, James. S.	Summerside	R.E. Ellis & Son Ltd.	FAS
		The Wawanesa Mutual Life Insurance Company	L
GRADY, G. Myles	Summerside	The Mutual Life Assurance Company of Canada	LS
GRANT, E. D. (Ted)	North Wiltshire R.R. #1	The Imperial Life Assurance Company of Canada	LS
GRIERSON, Leonard A.	Charlottetown R.R. #1	Blue Cross Life Insurance Company of Canada	L
		Abbey Life Insurance Company of Canada (Terminated)	S
GRIFFIN, Roy F.	Montague	The Mutual Life Assurance Company of Canada (Terminated)	LS
		Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
HARPER, Irene	Tignish	Combined Insurance Company of America (Terminated)	S
HARRIS, Donald C.	Kensington	The Mutual Life Assurance Company of Canada	LS
HAWBOLT, Edith	Morell	S. A. Fraser Ltd.	FA
HAWES, Orrin P.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
HICKEY, Ronald G.	Summerside	R. E. Ellis & Son Ltd.	FAS
HICKOX, Roger F.	Charlottetown	H. L. Sear Insurance Ltd.	FA
HOGAN, James T.	Charlottetown	The Great-West Life Assurance Company	L
HONSBERGER, James	Charlottetown	The Mutual Life Assurance Company of Canada	LS
HOOKEY, Leonard	Charlottetown	Co-operators General Insurance Company	FA
		Co-operators Life Insurance Company	LS
HOOPER, Reginald J.	Charlottetown	Knights of Columbus	L
HORNE, Teresa A.	Charlottetown	Intra Travel	(Restricted) Travel
HOWATT, Nancy R.	Crapaud	Unifund Assurance Company	FA
HUESTIS, Robert F.	Charlottetown	Mutual of Omaha Insurance Company (Terminated)	LS
HYNDMAN, Frederick E.	Charlottetown	Hyndman & Company, Limited	LFAS
INGS, Harley	Charlottetown	The Prudential Insurance Company of America	LS
INGS, J. Darren	Charlottetown	The Prudential Insurance Company of America	LS
		Prudential of America General Insurance Company (Canada)	FA
IVES, Stewart G.	Charlottetown	Hyndman and Company, Limited	LS
JAMIESON, Andrew	Charlottetown	All-Can Travel Inc.	(Restricted) Travel
JAMIESON, Flora	Montague	Charlie Cooke Insurance Agency Ltd.	FA
JOHN, Haveli R.	Charlottetown	Sun Life Assurance Company of Canada	LS
JOHNSTON, Peter	Charlottetown R.R. #1	Prince Edward Island Mutual Fire Insurance Company	F
KEENAN, Jack A.	Charlottetown	Sun Life Assurance Company of Canada	LS
KELLY, Charlotte	Charlottetown	Staples Quality Travel	(Restricted) Travel
KELLY, Patrick J.	Sherwood	The Canada Life Assurance Company	LS
KICKHAM, Tom	Souris	Prince Edward Island Mutual Fire Insurance Company	F
KILLEEN, Patricia	Summerside	Combined Insurance Company of America	S
KIMPTON, Marilyn	Souris	Hyndman and Company, Limited	FAS
KIREV, Darrel H.	Charlottetown	The Prudential Insurance Company of America	LS
LAMBE, Andrew L.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
LANDRY, Donald J.	Tignish	Co-operators Life Insurance Company	LS

		Co-operators General Insurance Company	FA
LANDRY, Geraldine	Tignish	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
LAPORTE, Larry	Cornwall	Hyndman and Company, Limited	FAS
LARSEN, Linda	Charlottetown	Staples Quality Travel	(Restricted) Travel
LAWLESS, Joseph	Summerside	Sun Life Assurance Company of Canada	LS
LEARD, Allen L.	Cornwall	The Mutual Life Assurance Company of Canada	LS
LEE, William C.	Parkdale	The Canada Life Assurance Company	LS
		Mutual of Omaha Insurance Company (Terminated)	LS
LLEWELLYN, Arnold A.	Charlottetown	Sun Alliance and London Assurance Company Limited	L
		George (Bus) Peake & A. R. McInnis Ltd.	FA
LING, Victor S.	Charlottetown	The Empire Life Insurance Company	L
LOUGHEED, Robert	Charlottetown	Sullivan Insurance Inc.	FA
MACADAM, David	Morell	Prince Edward Island Mutual Fire Insurance Company	F
MACDONALD, Bonnie	Souris	S. A. Fraser Ltd.	FA
MACDONALD, Earl	Borden R.R. #1	Hyndman and Company, Limited	FA
MACDONALD, G. Bernard	Vernon Bridge R.R. #2	Blue Cross Life Insurance Company of Canada	L
MACDONALD, George P.	Souris	The Standard Life Assurance Company	LS
MACDONALD, Laverne	Sherwood	H. L. Sear Insurance Ltd.	FA
MACDONALD, Louise	Charlottetown	Sun Life Assurance Company of Canada (Terminated)	LS
MACDONALD, Marven	Charlottetown	H. L. Sear Insurance Ltd.	FA
MACDONALD, Philip	Summerside	Prince Edward Island Mutual Fire Insurance Company	F
MACDONALD, Phyllis E.	Charlottetown R.R. #1	Bennett Carr Insurance Ltd.	FA
MACDONALD, Phyllis	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FA
MACDONALD, R. Elmer	Borden	Hyndman and Company, Limited	LS
MACDONALD, Stephen	East Royalty	Combined Insurance Company of America (Terminated)	S
MACDONALD, Victor F.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
		Confederation Life Insurance Company	L
MACDONALD, Virginia	Charlottetown	Staples Quality Travel	(Restricted) Travel
MACDOUGALL, Allan V.	St. Louis	Mutual of Omaha Insurance Company	LS
MACDOUGALL, Peter F.	Cornwall	London Life Insurance Company	LS
MACINNIS, Donald	Charlottetown	Combined Insurance Company of America (Terminated)	S
MACINTYRE, Donald A.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
MACINTYRE, Joseph A.	Summerside	The Imperial Life Assurance Company of Canada	LS
MACKAY, Audra	Murray River	Glen MacKinnon & Son Ltd.	FAS
MACKINNON, Carolyn E.	Summerside	The Great-West Life Assurance Company	LS
MACKINNON, Cyril G.	Murray River	Westbury Canadian Life Insurance Company	L
		Glen MacKinnon & Son Ltd.	FAS
MACKINNON, Giselle	Miscouche R.R. #1	R. E. Ellis & Son Limited	FAS
MACKINNON, Glen	Murray River	Glen MacKinnon & Son Ltd.	FAS
MACKINNON, John D.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
MACLAUCHLAN, Harvey	Winsloe R.R. #2	Mutual of Omaha Insurance Company	LS
MACLEOD, Allan	Charlottetown	Hyndman and Company, Limited	FA
MACLEOD, Donald L.	Kensington	Sun Life Assurance Company of Canada	LS
MACLEOD, James	West Royalty	Combined Insurance Company of America (Terminated)	S
MACLURE, Errol	Montague	Hyndman and Company, Limited	FA
MACMURDO, Wallace E.	Kensington	The Canada Life Assurance Company	LS
MACNEILL, J. George	Summerside	The Imperial Life Assurance Company of Canada	LS
MACNEILL, Wayne E.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
MACPHAIL, William	Cornwall	Mutual of Omaha Insurance Company	LS
MACPHEE, Garth	Cornwall	Hyndman and Company, Limited	LFAS
MACWILLIAMS, Paul D.	Summerside	The Imperial Life Assurance Company of Canada	LS
MCALEER, J. Wilfred	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
		The Mutual Life Assurance Company of Canada	LS
MCCLOSKEY, James J.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
MCCLOSKEY, James W.	Souris West	The Mutual Life Assurance Company of Canada	LS
MCGUIRE, William P.	Charlottetown	Sun Alliance & London Assurance Company Limited	L
		H. L. Sear Insurance Ltd.	FA
MCINNIS, Danny	Parkdale	George (Bus) Peake & A. R. McInnis Ltd.	FA

MCINNIS, David	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MCINNIS, Wilbert C.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MCKENNA, David W.	Summerside R.R. #3	Sun Life Assurance Company of Canada	LS
MCLELLAN, Jeff A.	Summerside	The Imperial Life Assurance Company of Canada	LS
MCMAHON, Patrick N.	Summerside	The Imperial Life Assurance Company of Canada (Terminated)	LS
MCMURRER, Leonard J.	Bunbury	The Imperial Life Assurance Company of Canada	LS
MCNAB, Frank	Sherwood	Hyndman and Company, Limited	FA
MCQUAID, M. Catherine	Mount Stewart R.R. #1	Co-operators General Insurance Company	FA
MCQUILLAN, Eileen	Charlottetown	Sullivan Insurance Inc.	FAS
MAHONEY, Thomas A.	Summerside	Colonia Life Insurance Company	LS
MARTIN, Caroline A.	Summerside	The Imperial Life Assurance Company of Canada	LS
MATHESON, Mabel M.	Charlottetown	The Sovereign Life Insurance Company	L
MEPHAM, Ellen J. Rioux	Charlottetown	Colonia Life Insurance Company	L
METCALFE, Wendy	Montague	Combined Insurance Company of America (Terminated)	S
MILL, Nancy E.	Borden R.R. #1	R. E. Ellis & Son Limited	FAS
MILLER, Harold	Tyne Valley	Hyndman and Company, Limited	FAS
MILLER, James H.	Charlottetown	H. L. Sear Insurance Ltd.	FA
MINARD, Chris	Summerside	Combined Insurance Company of America	S
MISSAGHIAN, Manouchehr	Cornwall	The Standard Life Assurance Company	LS
MOORE, Randy B.	Summerside	The Imperial Life Assurance Company of Canada	LS
MORRIS, Lois P.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MORRISON, Edward R.	Charlottetown	Sun Life Assurance Company of Canada	LS
MOSSEY, M. J. Marie	Souris	Mutual of Omaha Insurance Company	LS
MUNN, Barry W.	Charlottetown	The Great-West Life Assurance Company	LS
MURPHY, Brian J.	York	The Mutual Life Assurance Company of Canada	LS
MURPHY, Carla	Winsloe R.R. #1	Staples Quality Travel	(Restricted) Travel
MURRAY, Gerald W.	Borden R.R. #1	The Mutual Life Assurance Company of Canada	LS
MYERS, Vince	Cornwall	Combined Insurance Company of America	S
MYERS, William L.	York R.R. #1	Combined Insurance Company of America	S
NEARY, Patrick T.	Charlottetown	The Prudential Insurance Company of America	LS
		Prudential of America General Insurance Company (Canada)	FA
NEEDHAM, Mark	Wilmot	The Great-West Life Assurance Company	LS
NEWSON, J. Wayne	North Wiltshire R.R. #4	Prince Edward Island Mutual Fire Insurance Company	F
NOONAN, Mary P.	Borden R.R. #1	R. E. Ellis & Son Limited	FAS
O'BRIEN, Alden R.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
O'CONNOR, David M.	Cornwall	Norwich Union Life Insurance Society	LS
OSTRIDGE, David M.	Mount Stewart R.R.	The Canada Life Assurance Company	LS
PAQUET, John J.	Charlottetown	The Prudential Insurance Company of America	LS
		Prudential of America General Insurance Company (Canada)	FA
PAULEY, Sherry D.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
PAYNTER, Brenda	Borden R.R. #1	R. E. Ellis & Son Limited	FAS
PENDERGAST, Reginald T.	St. Louis	The Standard Life Assurance Company	LS
PERRY, Paul	Summerside	Sun Alliance Insurance Company	S
		Economical Mutual Insurance Company	FA
PHILLIPS, David A.	Charlottetown	The Canada Life Assurance Company (Terminated)	LS
PICARD, Gilbert E.	Summerside R.R. #3	Cooper Insurance Ltd.	LS
PIRKEY, Brian J.	Winsloe	The Standard Life Assurance Company	L
POIRIER, Peter	Charlottetown	Combined Insurance Company of America (Terminated)	S
POWER, David A.	West Royalty	The Mutual Life Assurance Company of Canada	LS
PRICE, Melvin A.	Montague	The Manufacturers Life Insurance Company	L
QUINN, Gordon M.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
RAYNER, Gary	Charlottetown	Island Travel	(Restricted) Travel
RAYNER, Marsha	Summerside	W. D. Young Ltd.	FAS
REID, Barrie C.	Charlottetown	Hyndman and Company, Limited	FAS
REID, Edna	Charlottetown R.R. #1	Charlie Cooke Insurance Agency Ltd.	FAS
		Transamerica Occidental Life Insurance Company	L

RICE, Rus (deceased)	Souris	S. A. Fraser Ltd.	FA
RICE, Sally A.	Souris	Sun Alliance and London Assurance Company Limited	L
RICHARD, Louise T.	Summerside	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
RICHARD, Roger J.	Summerside	Assumption Mutual Life Insurance Company	L
ROBERTSON, Mark	Charlottetown	The Maritime Life Assurance Company	L
ROCHE, Mervin J.	Belfast R.R. #3	The Great-West Life Assurance Company	LS
RODGERSON, Gordon J.	Summerside	The Imperial Life Assurance Company of Canada	LS
ROGERS, Anna	Borden	M. A. Warren & Associates Ltd.	FA
RONAHAN, M. Jean	Summerside	The Imperial Life Assurance Company of Canada	LS
RUSSELL, Ronald C.	Charlottetown	The Canada Life Assurance Company	LS
SAINT, Harold	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FAS
		Transamerica Occidental Life Insurance Company	L
SAINT, J. Alan	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FA
SCHURMAN, David L.	Summerside	CUMIS Life Insurance Company	LS
		CUMIS General Insurance Company	FA
SEAR, Tom A.	Charlottetown	H. L. Sear Insurance Ltd.	FA
SHEA, Terrence	Summerside	Prince Edward Island Mutual Fire Insurance Company	F
SHERREN, Donna Lynn	Charlottetown	Staples Quality Travel (Restricted)	Travel
SHERRY, Lowell A.	Parkdale	The Prudential Insurance Company of America	LS
		The Prudential of America General Insurance Company (Canada)	FA
SIDER, Larry R.	Freetown	The Great-West Life Assurance Company	LS
SIMPSON, Bruce	Stanley Bridge	Prince Edward Island Mutual Fire Company	F
SMITH, Gerald W.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
SMITH, Morley	Charlottetown R.R. #3	H. L. Sear Insurance Ltd.	FA
SMITH, Richard W.	Charlottetown	The Great-West Life Assurance Company	LS
SMITH, Winston E.	Pownal	The Great-West Life Assurance Company	LS
SNYDER, Bernice J.	Charlottetown	Colonia Life Insurance Company	LS
SNYDER, Lloyd A. R.	Charlottetown	Colonia Life Insurance Company	LS
SOBEY, Brian J.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
SOMERS, Ivan J.	Montague	The Great-West Life Assurance Company	LS
SOMERS, William Boyd	Montague	Westbury Canadian Life Insurance Company	L
SONIER, M. Curley	St. Eleanors	W. D. Young Ltd.	FAS
STETSON, Errol	O'Leary	R. E. Ellis & Son Limited	F
STEVENSON, David C.	Charlottetown	Stevenson's Insurance Agency Ltd.	FA
STEVENSON, George W.	Charlottetown	Stevenson's Insurance Agency Ltd.	FAS
		Sun Alliance and London Assurance Company Limited	L
STEWART, Norman C.	Belle River R.R. #1	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
STRANG, Paul	O'Leary	Hyndman and Company, Limited	LS
SULLIVAN, Guy N.	Charlottetown	Sullivan Insurance Inc.	FA
		Blue Cross Life Insurance Company of Canada	L
SULLIVAN, John Raymond	Mount Stewart R.R. #1	The Sovereign Life Insurance Company	L
		Sullivan Insurance Inc.	FA
SULLIVAN, Ron	Summerside	E. M. Nicholson Insurance Ltd.	FA
SUTHERLAND, Jayne	Cornwall	Hyndman and Company, Limited	FAS
SWANT, Larry	Charlottetown	Combined Insurance Company of America	S
THOMPSON, A. Wayne	Kensington	The Canada Life Assurance Company	LS
THOMSON, Mary C.	East Royalty	Charlie Cooke Insurance Agency Ltd.	FA
TOMILSON, William H.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
TRAIL, Cam	Tignish	Prince Edward Island Mutual Fire Insurance Company	F
TREDENICK, Kent B.	Sherwood	The Mutual Life Assurance Company of Canada	LS
TREMERE, C. Winston G.	Charlottetown	Co-operators Life Insurance Company	LS
		Co-operators General Insurance Company	FA
TURNER, Edwin S.	O'Leary R.R. #3	Hyndman and Company, Limited	LS
TURNER, Ronald W.	O'Leary	Hyndman and Company, Limited	FA
UNDERHAY, Fulton	Souris	Hyndman and Company, Limited	FAS
URIE, Glenn	Charlottetown	Combined Insurance Company of America (Terminated)	S

VESSEY, Jamie	Charlottetown	The Mutual Life Assurance Company of Canada (Terminated)	LS
WALSH, Arthur W.	Albany	The Standard Life Assurance Company	LS
WARMAN, Alfred H.	Cornwall	Pierce National Life Insurance Company	L
WEDGE, Margaret Ann	Borden	Westbury Canadian Life Insurance Company	L
		M. A. Warren & Associates Ltd.	FAS
WEDGE, Kenton P.	Summerside	The Imperial Life Assurance Company of Canada	LS
WEDLOCK, Edgar S.	Summerside	The Great-West Life Assurance Company (Terminated)	LS
WEDLOCK, William W.	Summerside	Hyndman and Company, Limited	LFAS
WHELAN, Merrill (Bud)	Charlottetown	Sun Life Assurance Company of Canada	LS
WHIDDEN, Philip E.	Charlottetown	Hyndman and Company, Limited	FA
WHITE, Dianne	Montague	Hyndman and Company, Limited	FA
WHITE, Doug	Milton	Kent General Insurance Corporation	FA
WHITEWAY, Jessie	Murray River	Glen MacKinnon & Son Ltd.	FAS
WHITLOCK, Gordon P.	Summerside	The Canada Life Assurance Company	LS
WIGMORE, Cecil S.	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FAS
WIGMORE, Esther P.	Kensington	The Wawanesa Mutual Life Assurance Company	L
		Don L. Clark Inc.	FA
WILLIS, Roddy C.	Charlottetown	Sun Life Assurance Company of Canada (Terminated)	LS
WRIGHT, Larry E.	St. Eleanors	The Mutual Life Assurance Company of Canada (Terminated)	LS
YOUNG, N. Richard	Charlottetown	The Great-West Life Assurance Company	LS
YOUNKER, Robert E.	Charlottetown	The Canada Life Assurance Company	LS

LIST OF INSURANCE ADJUSTERS
PROVINCE OF PRINCE EDWARD ISLAND

LICENSED TO MAY 31, 1991

NAME	CLASS	COMPANY
ARSENAULT, Janeen M. A.	Full	The Co-operators General Insurance Company
BLACKADAR, C. Vaughn	Full	G. A. Crosby Ltd.
BROWN, William K.	Full	Wellington Insurance Company
CONEEN, Michael A.	Probationary	B. E. MacKay Adjusters Ltd.
CORCORAN, Geraldine M.	Full	The Co-operators General Insurance Company
CRAWFORD, Kenneth Donald	Full	The Co-operators General Insurance Company
CROSBY, Gary A.	Full	G. A. Crosby Ltd.
DELONG, Thomas E.	Full	B. E. MacKay Adjusters Ltd.
DRISCOLL, George R.	Probationary	Dominion of Canada Group
DRISCOLL, Wade F.	Full	B. E. MacKay Adjusters Ltd.
DUFFY, David F.	Probationary	Morden & Helwig Limited
ELLIS, Gary Alexander	Full	Finnamore & Partners Ltd.
FISHER, Margaret M.	Probationary	Morden & Helwig Limited
FORSYTHE, Harold E.	Full	Royal Insurance
FRADSHAM, Clarence	Full	Underwriters Adjustment Bureau Ltd.
GORVEATT, P. Lynn	Full	Wellington Insurance Company
GREENE, Royce D.	Probationary	Lawson Adjustment Services (1984) Ltd.
HAMMILL, Peter J.	Probationary	B. E. MacKay Insurance Adjusters Ltd.
HASLAM, A. Velma	Probationary	Morden & Helwig Limited
HOGAN, Roger W.	Full	Lawson Adjustment Services (1984) Ltd.
KENNEDY, Wilma J.	Probationary	Sun Alliance Insurance Company
LANDRY, Sharon	Full	Dominion of Canada Group
LeBLANC, Steve C.	Full	Crawford & Company Insurance Adjusters Limited
LECKY, George P.	Full	The Co-operators General Insurance Company
LYNDS, Michael K.	Probationary	Finnamore & Partners Ltd.
MacDOUGALL, Gordon A.	Full	B. E. MacKay Adjusters Ltd.
MacDONALD, Violet L. G.	Full	Canadian General Insurance Company
McCARRON, J. Ian	Full	Sun Alliance Insurance Company
NICHOLSON, Paul B.(deceased)	Probationary	Lawson Adjustment Services (1984) Ltd.
PICKARD, Mary M.	Probationary	B. E. MacKay Adjusters Ltd.
ROBINSON, Margaret D.	Full	G. A. Crosby Ltd.
ROOKE, Susan K.	Probationary	Wawanesa Mutual Insurance Company
ROSS, John B.	Full	Atlantic Adjusting and Appraising Ltd.
SIMPSON, Stewart F.	Full	The Co-operators General Insurance Company
SONIER, Lorena May	Full	B. E. MacKay Adjusters Ltd.
SPRAGUE, Arnold B.	Probationary	Wawanesa Mutual Insurance Company
SPRAGUE, Catherine A.	Probationary	Wawanesa Mutual Insurance Company
STEADMAN, James P.	Full	Morden & Helwig Limited
TURNER, Michael W. H.	Probationary	B. E. MacKay Adjusters Ltd.
WADDELL, Wyman Ross	Probationary	Commercial Union Canada
WHEATLEY, John W.	Full	Wheatley Adjustment Bureau Ltd.
WILLOUGHBY, John H.	Full	MacKay-Jollimore (P.E.I.) Limited
WILLOUGHBY, Gregory J.	Probationary	MacKay-Jollimore (P.E.I.) Limited